

SUPPLEMENTARY INFORMATION

for Fiscal Year 2015, ended March 31, 2016

SURUGA bank, Ltd.

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(Note) Amounts and percentages, which represent the increase or decrease in this report are calculated by comparison of figures after being rounded down to the units indicated.

I . Financial highlights for the fiscal year ended March 31, 2016

1. Status of income 【Non-consolidated】

(Unit: Millions of Yen)

| | Fiscal year ended | (a) - (b) | Fiscal year ended |
|-------------------------------------------------------------|----------------------|-----------|----------------------|
| | Mar. 31, 2016 (a) | | Mar. 31, 2015 (b) |
| Gross operating profit | 105,332 | 5,880 | 99,452 |
| Net interest income | 107,568 | 7,200 | 100,368 |
| Net fees and commissions income | (2,947) | (944) | (2,003) |
| Net other operating income (Note1) | 74 | (22) | 96 |
| Core gross operating profit | 104,695 | 6,235 | 98,460 |
| Expenses (-) | 45,929 | 329 | 45,600 |
| Core net operating profit (Note2) | 58,765 | 5,905 | 52,860 |
| Gains (losses) related to bonds | 637 | (354) | 991 |
| Provision for general allowance for loan losses (-) (Note3) | — | — | — |
| Net operating profit | 59,403 | 5,551 | 53,852 |
| Disposal of non-performing loans (-) | 5,713 | 1,502 | 4,211 |
| Reversal of allowance for loan losses (Note3) | 684 | (1,801) | 2,485 |
| Recoveries of written-off claims | 618 | (129) | 747 |
| Gains (losses) related to stocks | 182 | 403 | (221) |
| Ordinary profit | 54,432 | 2,582 | 51,850 |
| Gains (losses) on disposal of fixed assets | (442) | 629 | (1,071) |
| Net income | 35,807 | 3,672 | 32,135 |
| Net credit costs | 5,029 | 3,303 | 1,726 |
| Actual credit costs (Note4) | 4,411 | 3,432 | 979 |

(Note1) Excluded gains (losses) related to bonds.

(Note2) Core net operating profit = Net operating profit + Provision for general allowance for loan losses - Gains (losses) related to bonds.

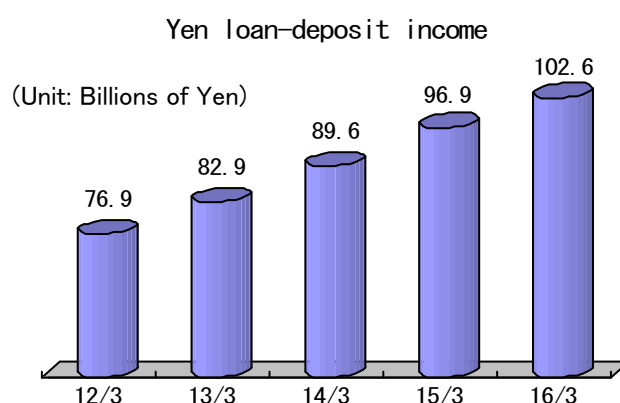
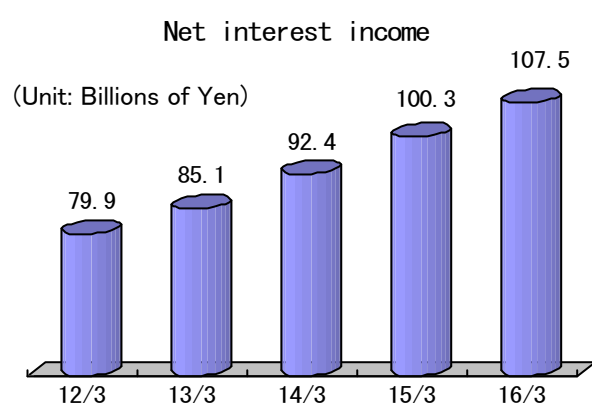
(Note3) For the fiscal year ended March 31, 2016, the total amount of reversal of general allowance for loan losses and reversal of specific allowance for loan losses is recorded in reversal of allowance for loan losses, given that both allowances were reversed during the period.

For fiscal year 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.

(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

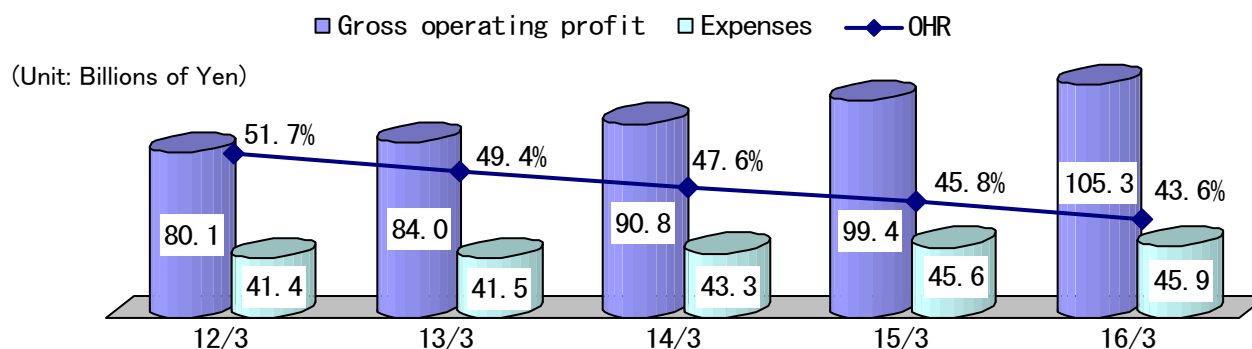
(1) Gross operating profit: ¥105.3 billion

- Net interest income increased by ¥7.2 billion compared with the previous fiscal year, mainly due to an increase in interest on loans and discounts.
Yen loan-deposit income increased by ¥5.7 billion compared with the previous fiscal year.
- Core gross operating profit increased by ¥6.2 billion compared with the previous fiscal year, mainly due to an increase in net interest income by ¥7.2 billion.
- Gross operating profit increased by ¥5.8 billion compared with the previous fiscal year.



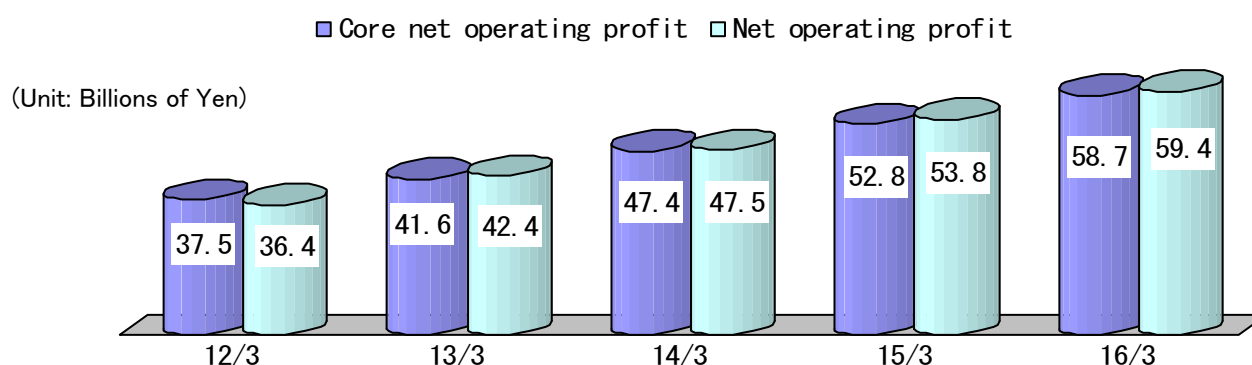
(2) Expenses: OHR: 43.6%

- Expenses increased by ¥0.3 billion compared with the previous fiscal year.
 - OHR decreased compared with the previous fiscal year, to 43.6% mainly due to an increase in gross operating profit by ¥5.8 billion.
- (OHR(%) = Expenses / Gross operating profit × 100)



(3) Core net operating profit: ¥58.7 billion, Net operating profit: ¥59.4 billion

- Core net operating profit increased by ¥5.9 billion compared with the previous fiscal year, mainly due to an increase in net interest income by ¥7.2 billion.
- Net operating profit increased by ¥5.5 billion compared with the previous fiscal year.



(4) Ordinary profit: ¥54.4 billion

- Ordinary profit increased by ¥2.5 billion compared with the previous fiscal year, mainly due to an increase in net operating profit by ¥5.5 billion.

(5) Net income: ¥35.8 billion

- Net income increased by ¥3.6 billion compared with the previous fiscal year, mainly due to an increase in ordinary profit by ¥2.5 billion.

(6) Actual credit costs: ¥4.4 billion

- Net credit costs increased by ¥3.3 billion compared with the previous fiscal year, mainly due to an increase in disposal of non-performing loans by ¥1.5 billion and a decrease in reversal of allowance for loan losses by ¥1.8 billion.
- Actual credit costs was ¥4.4 billion after deduction of recoveries of written-off claims of ¥0.6 billion from net credit costs of ¥5.0 billion.

2. Status of major accounts 【Non-consolidated】

(1) Loans and bills discounted

- The balance of loans and bills discounted as of March 31, 2016 increased by ¥126.3 billion, or 4.1% from the position as of March 31, 2015, mainly due to an increase in the balance of consumer loans.
- New consumer loans (mainly personal loans) were ¥465.5 billion, and the balance as of March 31, 2016 increased by ¥162.0 billion, or 6.2% from the position as of March 31, 2015.
- Yield on loans and bills discounted (domestic) increased by 0.06% compared with the previous fiscal year, to 3.57%.
- The delinquency and loss rates on housing and personal loans continue to remain at low level.

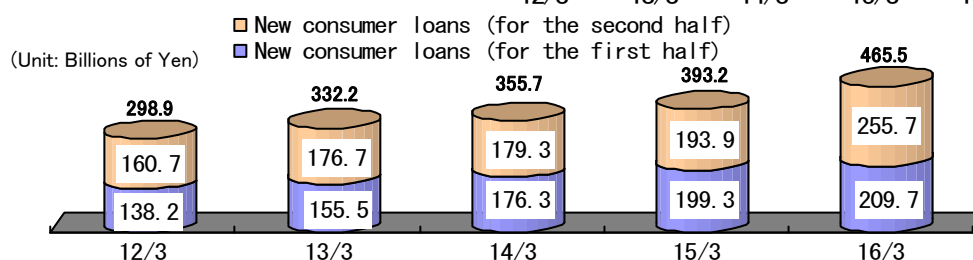
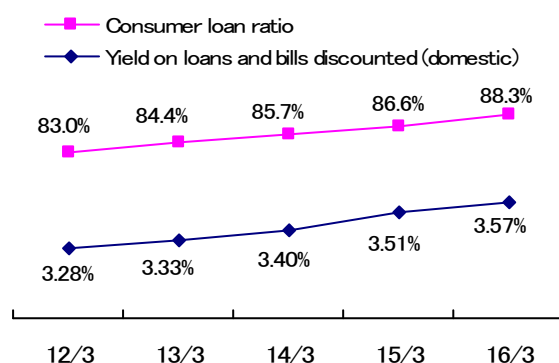
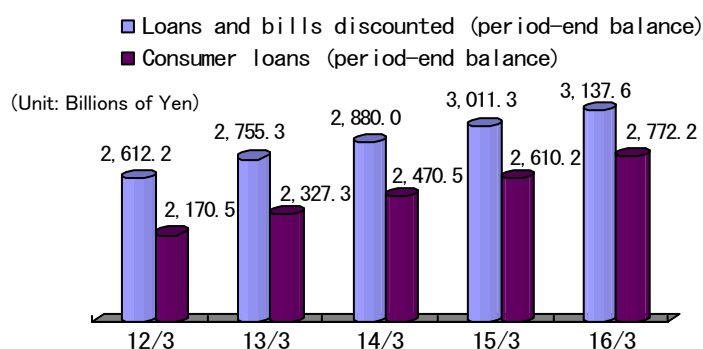
(Unit: Millions of Yen)

| | As of Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|----------------------------------------------------|-------------------------------|-----------|-----------|-------------------------------|-------------------------------|
| Loans and bills discounted (period-end balance) | 3,137,614 | 79,760 | 126,304 | 3,057,854 | 3,011,310 |
| Consumer loans | 2,772,298 | 99,719 | 162,093 | 2,672,579 | 2,610,205 |
| Housing loans | 1,993,219 | 42,069 | 36,971 | 1,951,150 | 1,956,248 |
| Loans and bills discounted (average balance) | 3,004,008 | 39,229 | 120,206 | 2,964,779 | 2,883,802 |
| Loan-deposit ratio (period-end balance basis) | 77.3% | 2.4% | 1.3% | 74.9% | 76.0% |
| Loan-deposit ratio (average balance basis) | 74.8% | 0.1% | (0.8)% | 74.7% | 75.6% |

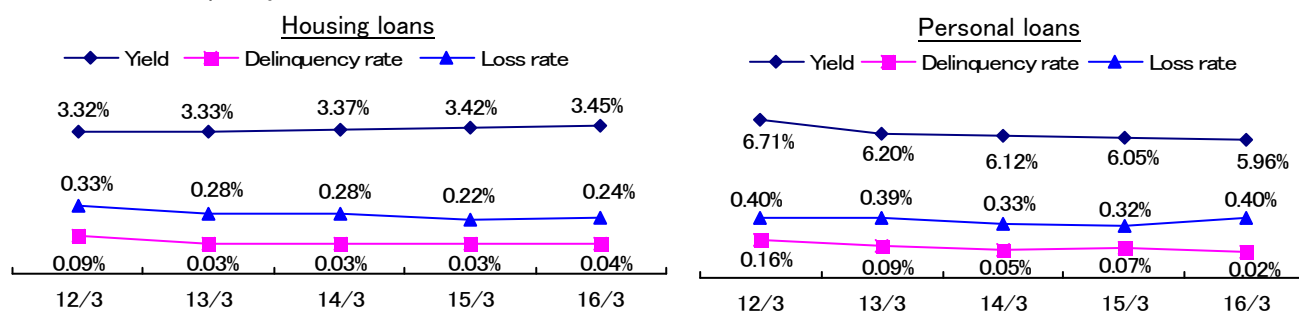
(Reference)

(Unit: Billions of Yen)

| Bank agent service for Japan Post Bank | Fiscal year ended Mar. 31, 2016 (a) | (a) - (b) | Fiscal year ended Mar. 31, 2015 (b) |
|----------------------------------------|-------------------------------------------|-----------|-------------------------------------------|
| New housing loans (cumulative total) | 36.3 | 1.5 | 34.8 |



【Status of delinquency and loss rates on consumer loans】



(Note1) Delinquency rate = Loans past due 3 months or more / Loans

(Note2) Loss rate = Default ratio × (1 - Recovery rate)

(2) Deposits

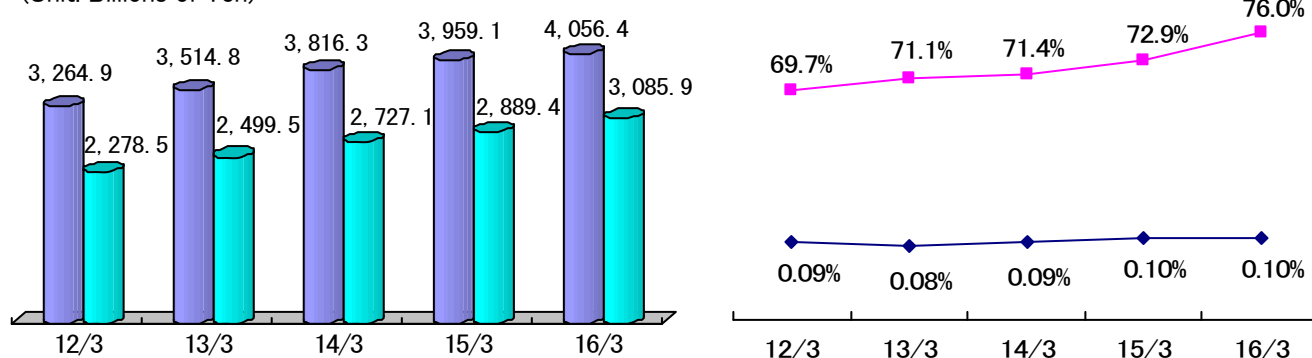
- The balance of deposits as of March 31, 2016 increased by ¥97.2 billion, or 2.4% from the position as of March 31, 2015 mainly due to an increase in the balance of individual deposits.
- The balance of individual deposits as of March 31, 2016 increased by ¥196.4 billion, or 6.8% from the position as of March 31, 2015.
- Yield on deposits (domestic) was 0.10%.

(Unit: Millions of Yen)

| | As of | | | As of | As of |
|-------------------------------|----------------------|-----------|-----------|----------------------|----------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | Sep. 30, 2015 (b) | Mar. 31, 2015 (c) |
| Deposits (period-end balance) | 4,056,482 | (25,494) | 97,285 | 4,081,976 | 3,959,197 |
| Individual deposits | 3,085,907 | 102,184 | 196,486 | 2,983,723 | 2,889,421 |
| Deposits (average balance) | 4,012,610 | 44,785 | 199,461 | 3,967,825 | 3,813,149 |

- Deposits (period-end balance)
- Individual deposits (period-end balance)
- ◆ Individual deposit ratio
- ◆ Yield on deposits (domestic)

(Unit: Billions of Yen)

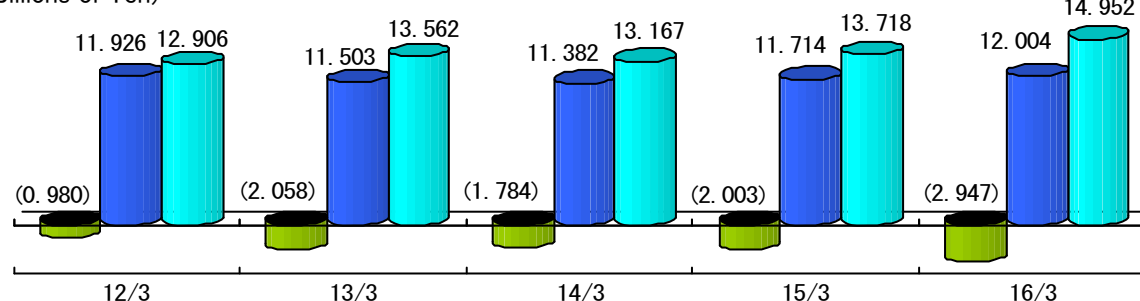


(3) Net fees and commissions income

- Net fees and commissions income decreased by ¥0.9 billion compared with the previous fiscal year, mainly due to an increase in fees and commissions payments by ¥1.2 billion.

- Net fees and commissions income
- Fees and commissions
- Fees and commissions payments

(Unit: Billions of Yen)



(4) Individual deposit assets

- The balance of individual deposit assets as of March 31, 2016 increased by ¥159.7 billion from the position as of March 31, 2015.
- The ratio of investment products (to the total balance of individual deposit assets) decreased by 1.5% from the position as of March 31, 2015, to 6.4%.

(Unit: Millions of Yen)

| | As of | | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|-------------------------------------|----------------------|-----------|-----------|-------------------------------|-------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | | |
| Individual deposit assets | 3,291,053 | 90,044 | 159,710 | 3,201,009 | 3,131,343 |
| Yen deposits | 3,079,581 | 102,346 | 197,306 | 2,977,235 | 2,882,275 |
| Investment products | 211,472 | (12,302) | (37,596) | 223,774 | 249,068 |
| Foreign currency deposits | 6,326 | (162) | (820) | 6,488 | 7,146 |
| Public bonds | 14,174 | (2,922) | (8,151) | 17,096 | 22,325 |
| Mutual funds | 119,479 | (2,543) | (14,828) | 122,022 | 134,307 |
| Individual annuity insurance | 56,494 | (6,720) | (14,506) | 63,214 | 71,000 |
| Single premium whole life insurance | 14,997 | 45 | 709 | 14,952 | 14,288 |
| The ratio of investment products | 6.4% | (0.5)% | (1.5)% | 6.9% | 7.9% |

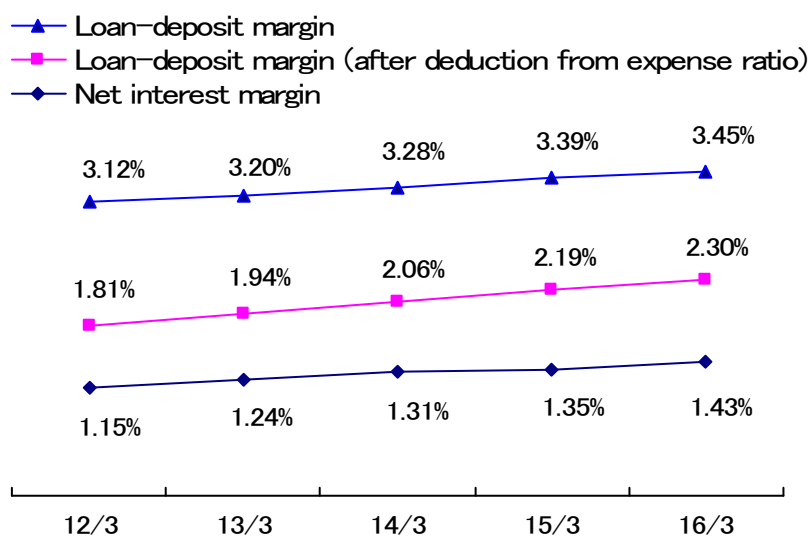
3. Status of management indices 【Non-consolidated】

(1) Interest margins

- Loan-deposit margin (after deduction from expense ratio) increased by 0.11% compared with the previous fiscal year, to 2.30 % mainly due to an increase in yield on loans and bills discounted and an decrease in expense ratio.
- Net interest margin increased by 0.08% compared with the previous fiscal year, to 1.43% mainly due to an increase in yield on interest earning assets and a decrease in yield on interest bearing liabilities, and continue to remain at high level.

(Unit: %)

| | Fiscal year ended | | Fiscal year ended Mar. 31, 2015 (b) |
|-------------------------------------------------------------|----------------------|-----------|-------------------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | |
| Loan-deposit margin | 3.45 | 0.06 | 3.39 |
| Loan-deposit margin (after deduction from expense ratio) | 2.30 | 0.11 | 2.19 |
| Net interest margin | 1.43 | 0.08 | 1.35 |



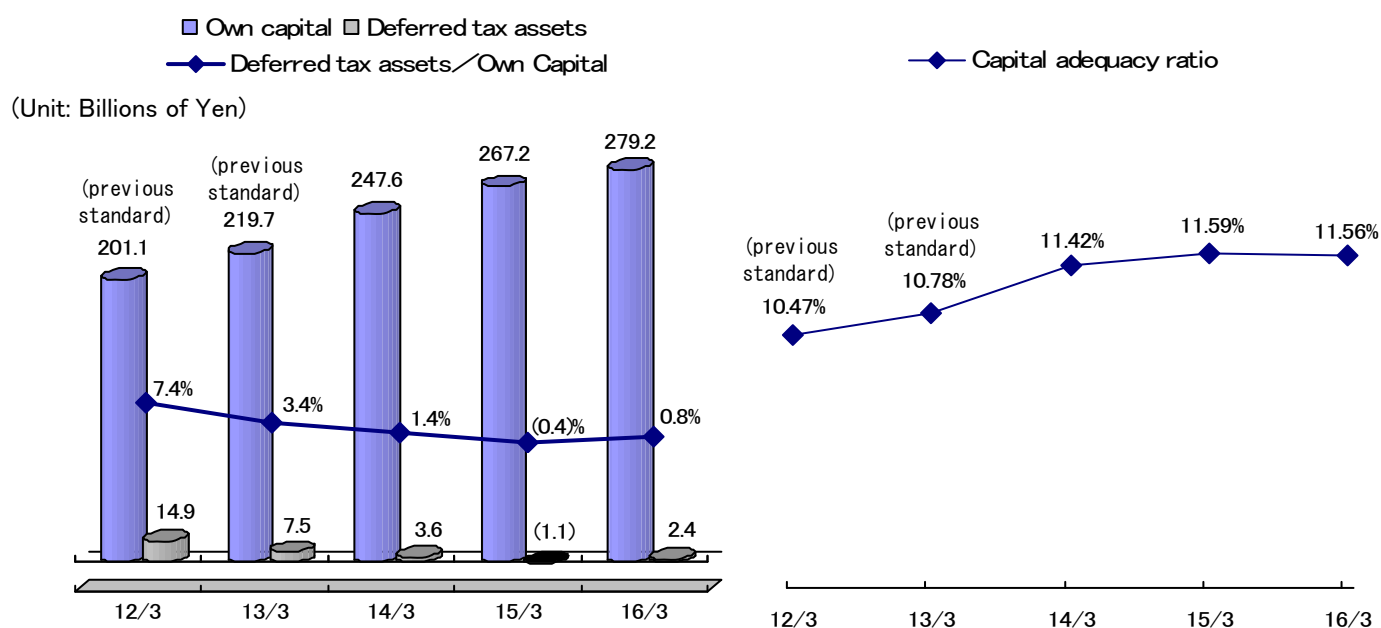
4. Status of own capital 【Non-consolidated】

• Capital adequacy ratio decreased by 0.03% from the position as of March 31, 2015, to 11.56%.

Capital adequacy ratio has been calculated in accordance with the new domestic standard based on Basel III from the end of the fiscal year ended March 31, 2014 (Transitional arrangements have been applied).

(Unit: %)

| | As of Mar. 31, 2016 (a) | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|--------------------------------------------|-------------------------|-----------|-------------------------|-------------------------|
| | (a) - (b) | (a) - (c) | | |
| Capital adequacy ratio (domestic standard) | 11.56 | (0.59) | 12.15 | 11.59 |



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

•Unrealized gains and losses on securities decreased by ¥8.5 billion from the position as of March 31, 2015, mainly due to a decrease in unrealized gains on stocks and others.

(Unit: Millions of Yen)

| | As of | | | As of | As of |
|------------------|----------------------|-----------|-----------|----------------------|----------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | Sep. 30, 2015 (b) | Mar. 31, 2015 (c) |
| Other securities | 22,029 | (3,445) | (8,791) | 25,474 | 30,820 |
| Stocks | 22,034 | (2,416) | (4,760) | 24,450 | 26,794 |
| Bonds | 85 | 45 | 45 | 40 | 40 |
| Others | (90) | (1,073) | (4,075) | 983 | 3,985 |

(Unit: Millions of Yen)

| | As of | | | As of | As of |
|---------------------------------------------------------|----------------------|-----------|-----------|----------------------|----------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | Sep. 30, 2015 (b) | Mar. 31, 2015 (c) |
| Held-to-maturity bonds (unrealized gains and losses) | 97 | 217 | 259 | (120) | (162) |

6. Earnings forecasts for the fiscal year ending March 31, 2017

【Non-consolidated】

(Unit: Millions of Yen)

| | Six months ending Sep. 30, 2016 (forecast) | Fiscal year ending Mar. 31, 2017 (forecast) |
|----------------------|--------------------------------------------------|---------------------------------------------------|
| Ordinary income | 63,500 | 130,000 |
| Net operating profit | 28,500 | 60,500 |
| Ordinary profit | 26,000 | 55,000 |
| Net income | 17,500 | 37,000 |
| Actual credit costs | 2,300 | 4,500 |

【Consolidated】

(Unit: Millions of Yen)

| | Six months ending Sep. 30, 2016 (forecast) | Fiscal year ending Mar. 31, 2017 (forecast) |
|-----------------------------------------|--------------------------------------------------|---------------------------------------------------|
| Ordinary income | 69,000 | 141,000 |
| Ordinary profit | 26,400 | 56,500 |
| Profit attributable to owners of parent | 17,600 | 37,200 |

(Note) The description of future performance in 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 ¥7.7 billion from the position as of March 31, 2015, to ¥38.0 billion.
 Non-performing loan ratio under the Financial Reconstruction Law decreased by 0.30% from the position as of March 31, 2015, to 1.20%.

[Transition of balance]

(Unit: Millions of Yen, %)

| | As of Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | As of | As of |
|-------------------------------------------------------------|-------------------------------|-----------|-----------|----------------------|----------------------|
| | | | | Sep. 30, 2015 (b) | Mar. 31, 2015 (c) |
| Claims against bankrupt and substantially bankrupt obligors | 7,144 | (91) | (396) | 7,235 | 7,540 |
| Claims with collection risk | 15,914 | (1,082) | (2,903) | 16,996 | 18,817 |
| Claims for special attention | 14,989 | (3,525) | (4,402) | 18,514 | 19,391 |
| Total A | 38,047 | (4,699) | (7,701) | 42,746 | 45,748 |
| Total claims B | 3,158,686 | 80,375 | 126,782 | 3,078,311 | 3,031,904 |
| Non-performing loan ratio A / B | 1.20 | (0.18) | (0.30) | 1.38 | 1.50 |

[Status of coverage]

(Unit: Millions of Yen, %)

| | | Claims against bankrupt and substantially bankrupt obligors | Claims with collection risk | Claims for special attention | Total | Change from |
|------------------------------------------------------------|--------|-------------------------------------------------------------|-----------------------------|------------------------------|---------|---------------|
| | | | | | | Mar. 31, 2015 |
| Disclosed claims under the Financial Reconstruction Law A | 7,144 | 15,914 | 14,989 | 38,047 | (7,701) | |
| Total coverage (C + D) B | 7,144 | 14,093 | 11,006 | 32,244 | (5,287) | |
| Collateral and guarantees C | 4,735 | 13,160 | 8,539 | 26,435 | (3,612) | |
| Allowance for loan losses D | 2,408 | 932 | 2,466 | 5,808 | (1,675) | |
| Coverage ratio (B / A) | 100.00 | 88.55 | 73.43 | 84.74 | 2.71 | |
| Portion not secured by collateral and guarantees (A - C) E | 2,408 | 2,753 | 6,449 | 11,612 | (4,089) | |
| Allowance ratio to the above (D / E) | 100.00 | 33.85 | 38.23 | 50.01 | 2.35 | |

(Reference) As of Mar. 31, 2015

| | | | | |
|--------------------------------------------------|--------|-------|-------|--------|
| Portion not secured by collateral and guarantees | 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.

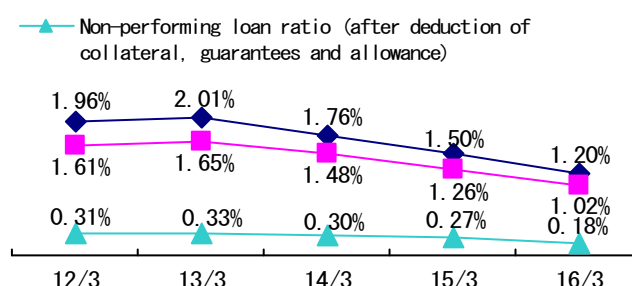
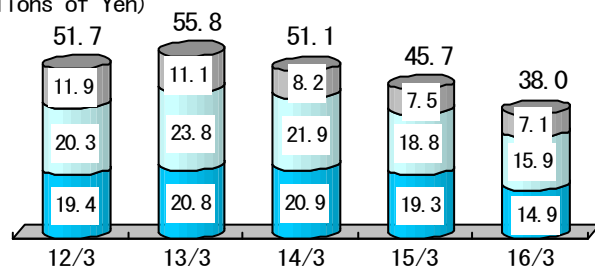
(Note3) General allowance for loan losses against claims for special attention is calculated by multiplying the total amount of such claims (categories I and II) by an estimated loan loss ratio based on historical loan loss ratios for the previous three reporting periods.

(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

- ◆ Non-performing loan ratio under the Financial Reconstruction Law
- Non-performing loan ratio (after deduction of allowance)

(Billions of Yen)



(2) Risk-monitored loans

(Unit: Millions of Yen, %)

| | As of | | | As of | As of |
|---------------------------------|----------------------|-----------|-----------|----------------------|----------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | Sep. 30, 2015 (b) | Mar. 31, 2015 (c) |
| Loans to bankrupt obligors | 809 | (97) | 222 | 906 | 587 |
| Non-accrual delinquent loans | 22,127 | (1,079) | (3,525) | 23,206 | 25,652 |
| Loans past due 3 months or more | 343 | 72 | 89 | 271 | 254 |
| Restructured loans | 14,645 | (3,598) | (4,491) | 18,243 | 19,136 |
| Total | 37,925 | (4,702) | (7,706) | 42,627 | 45,631 |
| Coverage ratio | 84.70 | 3.40 | 2.71 | 81.30 | 81.99 |

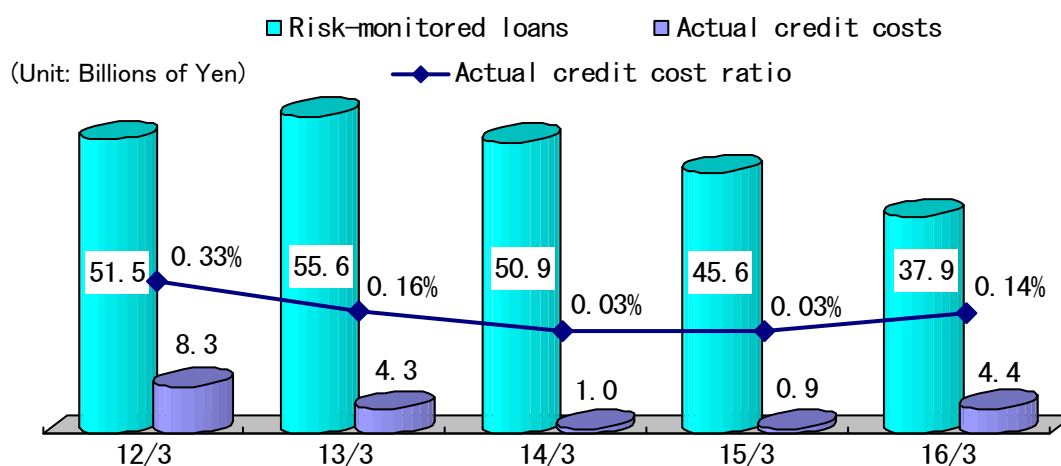
8. Status of credit costs 【Non-consolidated】

(Unit: Millions of Yen, %)

| | | Fiscal year ended | | | Fiscal year ended |
|--------------------------------------------------|-----------------|----------------------|-----------|----------------------|-------------------|
| | | Mar. 31, 2016 (a) | (a) - (b) | Mar. 31, 2015 (b) | |
| Provision for general allowance for loan losses | ① | — | — | — | |
| Disposal of non-performing loans | ② | 5,713 | 1,502 | 4,211 | |
| Write-off of loans | | 2,916 | 667 | 2,249 | |
| Provision for specific allowance for loan losses | | — | — | — | |
| Losses on sales of delinquent loans | | 2,782 | 759 | 2,023 | |
| Provision for allowance for contingent losses | | 14 | 74 | (60) | |
| Reversal of allowance for loan losses | ③ | 684 | (1,801) | 2,485 | |
| Recoveries of written-off claims | A | 618 | (129) | 747 | |
| Net credit costs | ④ (= ① + ② - ③) | 5,029 | 3,303 | 1,726 | |
| Actual credit costs | ④ - A | 4,411 | 3,432 | 979 | |
| Loans and bills discounted (average balance) | | 3,004,008 | 120,206 | 2,883,802 | |
| Net credit cost ratio | | 0.16 | 0.11 | 0.05 | |
| Actual credit cost ratio | | 0.14 | 0.11 | 0.03 | |

(Note1) Net credit cost ratio = Net credit costs / Loans and bills discounted (average balance)

(Note2) Actual credit cost ratio = Actual credit costs / Loans and bills discounted (average balance)



9. Status of cash dividends

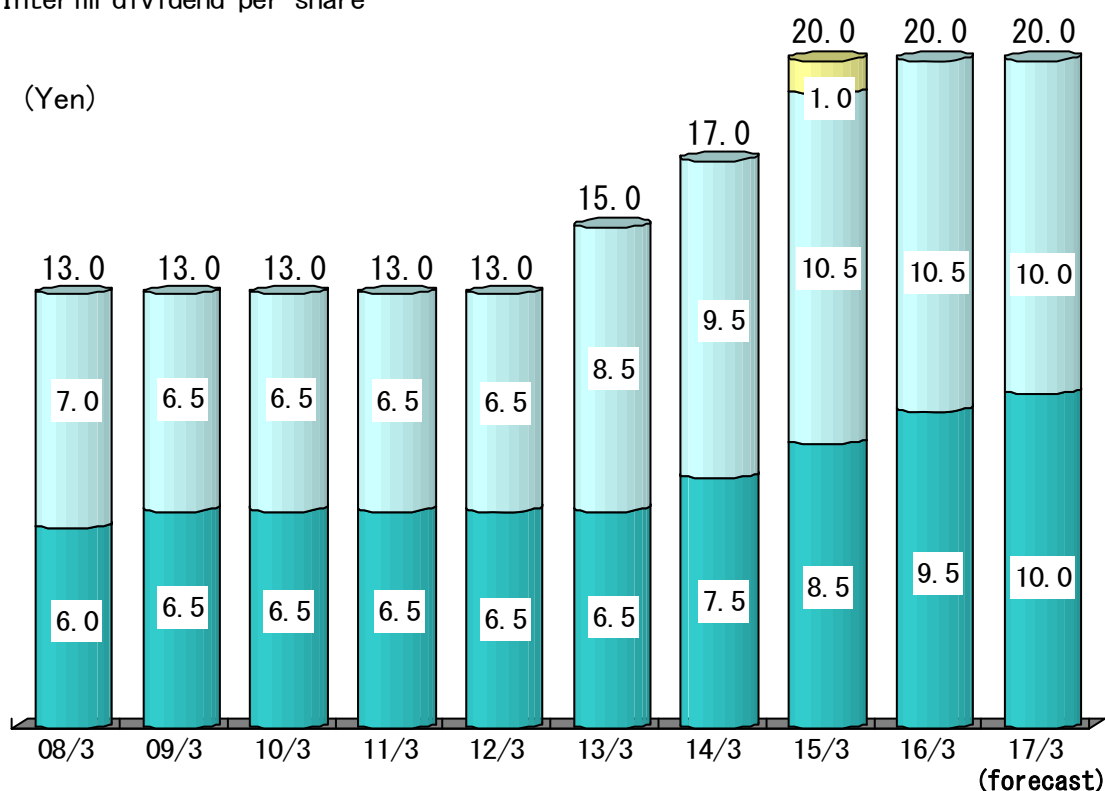
• The company has decided to pay a fiscal year-end dividend of ¥10.5 per share and an annual dividend of ¥20.0 per share, prioritizing shareholder returns.

For the fiscal year ending March 31, 2017, the company is forecasting an annual dividend of ¥20.0 per share, taking into account the earnings forecasts and other factors.

(Yen)

| | Fiscal year ended Mar. 31, 2016 (a) | (a) - (b) | Fiscal year ended Mar. 31, 2015 (result) (b) |
|---------------------------|-------------------------------------------|-----------|-------------------------------------------------------|
| Annual dividend per share | 20.00 | 0.00 | 20.00 |
| Interim dividend | 9.50 | 1.00 | 8.50 |
| Fiscal year-end dividend | 10.50 | (1.00) | 11.50 |
| Ordinary dividend | 10.50 | 0.00 | 10.50 |
| Commemorative dividend | — | (1.00) | 1.00 |

- Commemorative dividend per share (at fiscal year-end)
- Ordinary dividend per share (at fiscal year-end)
- Interim dividend per share



II. Financial data for the fiscal year ended March 31, 2016

1. Income and expenses [Non-consolidated]

(Unit: Millions of Yen)

| | Fiscal year ended Mar. 31, 2016 (a) | (a) - (b) | Fiscal year ended Mar. 31, 2015 (b) |
|----------------------------------------------------------|-------------------------------------------|-----------|-------------------------------------------|
| Gross operating profit | 105,332 | 5,880 | 99,452 |
| (excluding gains (losses) related to bonds) | (104,695) | 6,235 | 98,460) |
| Domestic gross operating profit | 104,854 | 5,912 | 98,942 |
| (excluding gains (losses) related to bonds) | (104,216) | 6,266 | 97,950) |
| Net interest income | 107,184 | 7,207 | 99,977 |
| Net fees and commissions income | (2,968) | (941) | (2,027) |
| Net other operating income | 638 | (354) | 992 |
| (of which: Gains (losses) related to bonds) | (637) | (354) | 991) |
| International gross operating profit | 478 | (32) | 510 |
| (excluding gains (losses) related to bonds) | (478) | (32) | 510) |
| Net interest income | 383 | (8) | 391 |
| Net fees and commissions income | 20 | (3) | 23 |
| Net other operating income | 73 | (22) | 95 |
| (of which: Gains (losses) related to bonds) | (—) | — | —) |
| Expenses (excluding non-recurring losses) | 45,929 | 329 | 45,600 |
| Personnel expenses | 18,325 | 211 | 18,114 |
| Non-personnel expenses | 24,212 | (88) | 24,300 |
| Taxes | 3,391 | 207 | 3,184 |
| Net operating profit | 59,403 | 5,551 | 53,852 |
| (before provision for general allowance for loan losses) | | | |
| (excluding gains (losses) related to bonds) | 58,765 | 5,905 | 52,860 |
| Provision for general allowance for loan losses (Note) | — | — | — |
| Net operating profit | 59,403 | 5,551 | 53,852 |
| Gains (losses) related to bonds | 637 | (354) | 991 |
| Non-recurring gains (losses) | (4,969) | (2,969) | (2,000) |
| Reversal of allowance for loan losses (Note) | 684 | (1,801) | 2,485 |
| Recoveries of written-off claims | 618 | (129) | 747 |
| Gains (losses) related to stocks | 182 | 403 | (221) |
| Ordinary profit | 54,432 | 2,582 | 51,850 |
| Extraordinary gains (losses) | (461) | 589 | (1,050) |
| Gains (losses) on disposal of fixed assets | (442) | 629 | (1,071) |
| Gains on disposal of fixed assets | 26 | 26 | — |
| Losses on disposal of fixed assets | 468 | (603) | 1,071 |
| Income before income taxes | 53,970 | 3,171 | 50,799 |
| Income taxes-current | 18,672 | 1,820 | 16,852 |
| Income taxes-deferred | (508) | (2,319) | 1,811 |
| Total income taxes | 18,163 | (501) | 18,664 |
| Net income | 35,807 | 3,672 | 32,135 |

| | | | |
|---------------------------------------------------------|-------|---------|-------|
| ①Provision for general allowance for loan losses (Note) | — | — | — |
| ②Disposal of non-performing loans | 5,713 | 1,502 | 4,211 |
| Write-off of loans | 2,916 | 667 | 2,249 |
| Provision for specific allowance for loan losses (Note) | — | — | — |
| Losses on sales of delinquent loans | 2,782 | 759 | 2,023 |
| Provision for allowance for contingent losses | 14 | 74 | (60) |
| ③Reversal of allowance for loan losses (Note) | 684 | (1,801) | 2,485 |
| ④Net credit costs (① + ② - ③) | 5,029 | 3,303 | 1,726 |
| ⑤Recoveries of written-off claims | 618 | (129) | 747 |
| ⑥Actual credit costs (④ - ⑤) | 4,411 | 3,432 | 979 |

(Note) For the fiscal year ended 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.

For the fiscal year 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.

Income and expenses 【Consolidated】

(Unit: Millions of Yen)

| | Fiscal year ended | | Fiscal year ended Mar. 31, 2015 (b) |
|--------------------------------------------------|----------------------|-----------|-------------------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | |
| Consolidated gross profit | 113,303 | 7,295 | 106,008 |
| Net interest income | 113,966 | 8,547 | 105,419 |
| Net fees and commissions income | (1,892) | (770) | (1,122) |
| Net other operating income | 1,229 | (482) | 1,711 |
| Expenses (excluding non-recurring losses) | 49,380 | 973 | 48,407 |
| Actual credit costs | 8,026 | 4,760 | 3,266 |
| Gains (losses) related to stocks | 186 | 407 | (221) |
| Equity in gains (losses) of affiliates | 18 | (47) | 65 |
| Others | 293 | 1,065 | (772) |
| Ordinary profit | 56,395 | 2,990 | 53,405 |
| Extraordinary gains (losses) | (482) | 562 | (1,044) |
| Income before income taxes | 55,912 | 3,552 | 52,360 |
| Income taxes-current | 19,426 | 1,889 | 17,537 |
| Income taxes-deferred | (387) | (2,235) | 1,848 |
| Total income taxes | 19,039 | (346) | 19,385 |
| Profit attributable to non-controlling interests | 156 | 73 | 83 |
| Profit attributable to owners of parent | 36,717 | 3,826 | 32,891 |

| | | | |
|--------------------------------------------------|-------|---------|-------|
| ①Provision for general allowance for loan losses | 77 | 77 | — |
| ②Disposal of non-performing loans | 8,871 | 2,976 | 5,895 |
| Write-off of loans | 4,744 | 924 | 3,820 |
| Provision for specific allowance for loan losses | 801 | 801 | — |
| Losses on sales of delinquent loans | 3,310 | 1,175 | 2,135 |
| Provision for allowance for contingent losses | 14 | 74 | (60) |
| ③Reversal of allowance for loan losses | — | (1,592) | 1,592 |
| ④Net credit costs (① + ② - ③) | 8,949 | 4,647 | 4,302 |
| ⑤Recoveries of written-off claims | 923 | (113) | 1,036 |
| ⑥Actual credit costs (④ - ⑤) | 8,026 | 4,760 | 3,266 |

(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 | 63,845 | 6,245 | 57,600 |
|-----------------------------------|--------|-------|--------|

(Note) Consolidated net operating profit = Consolidated gross profit - Consolidated expenses (excluding non-recurring losses) - Consolidated provision for general allowance for loan losses (the fiscal year ended Mar. 31, 2015: “—”)

(Number of consolidated subsidiaries and affiliates)

(Unit: Companies)

| | | | |
|----------------------------------------------------------------------|---|---|---|
| Number of consolidated subsidiaries | 9 | 1 | 8 |
| Number of affiliated companies accounted for under the equity method | 1 | — | 1 |

2. Net operating profit 【Non-consolidated】

(Unit: Millions of Yen)

| | Fiscal year ended | | Fiscal year ended Mar. 31, 2015 (b) |
|---------------------------------------|----------------------|-----------|-------------------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | |
| Net operating profit | 59,403 | 5,551 | 53,852 |
| Per employee (Unit: Thousands of Yen) | 37,337 | 3,743 | 33,594 |

3. Interest margins 【Non-consolidated】

(Overall)

(Unit: %)

| | Fiscal year ended Mar. 31, 2016 | | Fiscal year ended Mar. 31, 2015 |
|----------------------------------------------------------------|------------------------------------|-----------|------------------------------------|
| | (a) | (a) - (b) | (b) |
| (1)Yield on interest earning assets (A) | 2.70 | 0.05 | 2.65 |
| ①Yield on loans and bills discounted | 3.56 | 0.07 | 3.49 |
| ②Yield on securities | 1.92 | 0.72 | 1.20 |
| (2)Yield on interest bearing liabilities (B) | 1.26 | (0.04) | 1.30 |
| ①Yield on deposits | 0.11 | 0.01 | 0.10 |
| (3)Loan-deposit margin (after deduction from expense ratio) | 2.30 | 0.11 | 2.19 |
| (4)Net interest margin (A) - (B) | 1.43 | 0.08 | 1.35 |

(Domestic)

(Unit: %)

| | Fiscal year ended Mar. 31, 2016 | | Fiscal year ended Mar. 31, 2015 |
|----------------------------------------------------------------|------------------------------------|-----------|------------------------------------|
| | (a) | (a) - (b) | (b) |
| (1)Yield on interest earning assets (A) | 2.70 | 0.04 | 2.66 |
| ①Yield on loans and bills discounted | 3.57 | 0.06 | 3.51 |
| ②Yield on securities | 1.92 | 0.74 | 1.18 |
| (2)Yield on interest bearing liabilities (B) | 1.22 | (0.05) | 1.27 |
| ①Yield on deposits | 0.10 | 0.00 | 0.10 |
| (3)Loan-deposit margin (after deduction from expense ratio) | 2.31 | 0.11 | 2.20 |
| (4)Net interest margin (A) - (B) | 1.47 | 0.08 | 1.39 |

4. ROA / ROE 【Non-consolidated】

(Unit: %)

| | | Fiscal year ended Mar. 31, 2016 | | Fiscal year ended Mar. 31, 2015 |
|-----|----------------------------|------------------------------------|-----------|------------------------------------|
| | | (a) | (a) - (b) | (b) |
| ROA | net operating profit basis | 1.37 | 0.06 | 1.31 |
| | net income basis | 0.82 | 0.04 | 0.78 |
| ROE | net operating profit basis | 23.44 | 0.10 | 23.34 |
| | net income basis | 14.12 | 0.20 | 13.92 |

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

(Unit: Millions of Yen)

| | | Fiscal year ended Mar. 31, 2016 | | Fiscal year ended Mar. 31, 2015 |
|----------------------------------|-----------------------|------------------------------------|-----------|------------------------------------|
| | | (a) | (a) - (b) | (b) |
| Gains (losses) related to bonds | | 637 | (354) | 991 |
| | Gains on sales | 39 | 24 | 15 |
| | Gains on redemptions | 797 | (300) | 1,097 |
| | Losses on sales | — | 0 | 0 |
| | Losses on redemptions | 199 | 78 | 121 |
| | Losses on devaluation | — | — | — |
| Gains (losses) related to stocks | | 182 | 403 | (221) |
| | Gains on sales | 183 | (204) | 387 |
| | Losses on sales | — | — | — |
| | Losses on devaluation | 0 | (609) | 609 |

6. Capital adequacy ratio (domestic standard)

【Non-consolidated】

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 (a) | (a) - (b) | As of Mar. 31, 2015 (b) |
|------------------------------------------|-------------------------------|-----------|-------------------------------|
| Capital adequacy ratio | 11.56% | (0.03)% | 11.59% |
| Own capital (Core capital) | 279,243 | 11,949 | 267,294 |
| Core capital: instruments and reserves | 287,803 | 16,462 | 271,341 |
| Core capital: regulatory adjustments (-) | 8,559 | 4,513 | 4,046 |
| Risk-weighted assets | 2,415,107 | 109,829 | 2,305,278 |

【Consolidated】

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 (a) | (a) - (b) | As of Mar. 31, 2015 (b) |
|------------------------------------------|-------------------------------|-----------|-------------------------------|
| Capital adequacy ratio | 11.67% | (0.02)% | 11.69% |
| Own capital (Core capital) | 286,042 | 13,211 | 272,831 |
| Core capital: instruments and reserves | 297,390 | 17,612 | 279,778 |
| Core capital: regulatory adjustments (-) | 11,348 | 4,401 | 6,947 |
| Risk-weighted assets | 2,449,032 | 116,471 | 2,332,561 |

7. Composition of own capital (domestic standard)

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------------------------------------|--------------|--------------------------------------------------|
| | 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 | 275,544 | | 279,912 | |
| Capital and capital surplus | 48,629 | | 30,043 | |
| Retained earnings | 230,096 | | 253,182 | |
| Treasury stock (-) | 750 | | 750 | |
| Earnings to be distributed (-) | 2,430 | | 2,562 | |
| Accumulated other comprehensive income included in Core Capital | — | | 607 | |
| Defined-benefit pension fund net assets (prepaid pension costs) | — | | 607 | |
| Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock | 61 | | 61 | |
| Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital) | — | | — | |
| Reserves included in Core Capital: instruments and reserves | 12,197 | | 15,093 | |
| General reserve for possible loan losses | 12,197 | | 15,093 | |
| 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 | — | | 1,715 | |
| Core Capital: instruments and reserves (1) | 287,803 | | 297,390 | |
| Core Capital: regulatory adjustments (2) | | | | |
| Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) | 7,656 | 11,484 | 9,859 | 11,682 |
| Goodwill (including those equivalent) | — | — | 2,071 | — |
| Other intangible fixed assets other than goodwill and mortgage servicing rights | 7,656 | 11,484 | 7,788 | 11,682 |
| 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 | 16 | — | 16 | — |
| Gains and losses due to changes in own credit risk on fair valued liabilities | — | — | — | — |
| Prepaid pension cost | 885 | 1,328 | — | — |
| Defined-benefit pension fund net assets (prepaid pension costs) | — | — | 1,470 | 2,206 |
| 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) | 8,559 | | 11,348 | |
| Total capital (1 - 2) (3) | | | | |
| Total capital (1 - 2) (3) | 279,243 | | 286,042 | |
| Risk weighted assets (3) | | | | |
| Credit risk weighted assets | 2,221,405 | | 2,226,719 | |
| Total of items included in risk weighted assets subject to transitional arrangements | 20,860 | | 22,047 | |
| Intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability) | 16,477 | | 16,761 | |
| Deferred tax assets (net of related tax liability) | 2,477 | | 2,120 | |
| Prepaid pension cost | 1,906 | | — | |
| Defined-benefit pension fund net assets (prepaid pension costs) | — | | 3,165 | |
| Amount equivalent to market risk × 12.5 | — | | — | |
| Amount equivalent to operational risk × 12.5 | 193,701 | | 222,313 | |
| Credit risk weighted assets adjustments | — | | — | |
| Amount equivalent to operational risk adjustments | — | | — | |
| Total amount of risk weighted assets (4) | 2,415,107 | | 2,449,032 | |
| Capital adequacy ratio (3 / 4) | | | | |
| Capital adequacy ratio (3 / 4) | 11.56% | | — | |
| Capital adequacy ratio (consolidated) (3 / 4) | | | | |
| Capital adequacy ratio (consolidated) (3 / 4) | — | | 11.67% | |

III. Status of loans, etc.

Comparison of each standard regarding disclosure of assets

【Non-consolidated】 (As of Mar. 31, 2016)

Classification and status of coverage by disclosure standard

(Unit: Millions of Yen)

| Self-assessment result by obligor classification | | | | | Disclosed claims under the Financial Reconstruction Law | | | | Risk-monitored loans | |
|--------------------------------------------------|---------------------------------------------|-------------------|-------------|----------------|------------------------------------------------------------------------------------------|---------------------------|-----------|----------------|--------------------------------------|---------|
| (Subject) Total claims | | | | | (Subject) Claims for special attention: Loans and bills discounted, Others: Total claims | | | | (Subject) Loans and bills discounted | |
| Classification | Claims balance | Categories | | | Classification | Collateral and guarantees | Allowance | Coverage ratio | Classification | Balance |
| | | No-categorization | Category II | Category III | | | | | | |
| Bankrupt obligors | 889 [300] | 429 | 460 | — | — | — | — | — | Loans to bankrupt obligors | 809 |
| Effectively bankrupt obligors | 6,254 [2,108] | 3,166 | 3,087 | — | Claims against bankrupt and substantially bankrupt obligors | 4,735 | 2,408 | 100% | Non-accrual delinquent loans | 22,127 |
| Potentially bankrupt obligors | 15,914 [932] | 8,057 | 6,036 | 1,820 [932] | Claims with collection risk | 13,160 | 932 | 88.55% | Loans past due 3 months or more | 343 |
| Obligors requiring caution | Sub-standard obligors 24,955 | 1,031 | 23,923 | — | Claims for special attention | 8,539 | 2,466 | 73.43% | Restructured loans | 14,645 |
| | Other obligors requiring caution 168,722 | 28,673 | 140,049 | — | Subtotal | 26,435 | 5,808 | 84.74% | Total | 37,925 |
| Normal obligors | 2,941,949 | 2,941,949 | — | — | Normal assets | 3,120,638 | | | | |
| Total | 3,158,686 [3,341] | 2,983,308 | 173,556 | 1,820 [932] | Total | 3,158,686 | | | | |

(Note1) “Total claims” include loans and bills discounted, customers’ liabilities for acceptances and guarantees, foreign exchanges, securities lent, suspense payment and accrued interest.

(Note2) Numbers shown in brackets under “Self-assessment result by obligor classification” represent the reserved amount for each category.

1. Status of risk-monitored loans

After partial direct write-offs

(Partial direct write-offs for fiscal year 2015: (a) Non-consolidated basis: ¥3,231 million, (b) Consolidated basis: ¥4,995 million)

All loans to obligors classified under the self-assessment as potentially bankrupt obligors, effectively bankrupt obligors and bankrupt obligors are categorized as non-accrual loans.

【Non-consolidated】

(Unit: Millions of Yen, %)

| | | As of Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|----------------------------------|---------------------------------|-------------------------------|-----------|-----------|-------------------------------|-------------------------------|
| Risk-monitored loans | Loans to bankrupt obligors | 809 | (97) | 222 | 906 | 587 |
| | Non-accrual delinquent loans | 22,127 | (1,079) | (3,525) | 23,206 | 25,652 |
| | Loans past due 3 months or more | 343 | 72 | 89 | 271 | 254 |
| | Restructured loans | 14,645 | (3,598) | (4,491) | 18,243 | 19,136 |
| | Total | 37,925 | (4,702) | (7,706) | 42,627 | 45,631 |
| Total loans (period-end balance) | | 3,137,614 | 79,760 | 126,304 | 3,057,854 | 3,011,310 |
| % to total loans | Loans to bankrupt obligors | 0.02 | 0.00 | 0.01 | 0.02 | 0.01 |
| | Non-accrual delinquent loans | 0.70 | (0.05) | (0.15) | 0.75 | 0.85 |
| | Loans past due 3 months or more | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 |
| | Restructured loans | 0.46 | (0.13) | (0.17) | 0.59 | 0.63 |
| | Total | 1.20 | (0.19) | (0.31) | 1.39 | 1.51 |

【Consolidated】

(Unit: Millions of Yen, %)

| | | As of Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|----------------------------------|---------------------------------|-------------------------------|-----------|-----------|-------------------------------|-------------------------------|
| Risk-monitored loans | Loans to bankrupt obligors | 1,327 | 24 | 404 | 1,303 | 923 |
| | Non-accrual delinquent loans | 27,724 | (924) | (2,845) | 28,648 | 30,569 |
| | Loans past due 3 months or more | 343 | 72 | 89 | 271 | 254 |
| | Restructured loans | 14,645 | (3,598) | (4,491) | 18,243 | 19,136 |
| | Total | 44,041 | (4,425) | (6,842) | 48,466 | 50,883 |
| Total loans (period-end balance) | | 3,137,164 | 79,676 | 126,416 | 3,057,488 | 3,010,748 |
| % to total loans | Loans to bankrupt obligors | 0.04 | 0.00 | 0.01 | 0.04 | 0.03 |
| | Non-accrual delinquent loans | 0.88 | (0.05) | (0.13) | 0.93 | 1.01 |
| | Loans past due 3 months or more | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 |
| | Restructured loans | 0.46 | (0.13) | (0.17) | 0.59 | 0.63 |
| | Total | 1.40 | (0.18) | (0.29) | 1.58 | 1.69 |

2. Allowance ratio for risk-monitored loans

【Non-Consolidated】

(Unit: Millions of Yen, %)

| | As of Mar. 31, 2016 (a) | As of Mar. 31, 2016 | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|-------------------------------|-------------------------------|------------------------|-----------|-------------------------------|-------------------------------|
| | | (a) - (b) | (a) - (c) | | |
| Risk-monitored loans (A) | 37,925 | (4,702) | (7,706) | 42,627 | 45,631 |
| Collateral and guarantees (B) | 26,413 | (2,015) | (3,625) | 28,428 | 30,038 |
| Allowance for loan losses (C) | 5,712 | (516) | (1,663) | 6,228 | 7,375 |
| Allowance ratio (C / A) | 15.06 | 0.45 | (1.10) | 14.61 | 16.16 |
| Coverage ratio (B + C) / (A) | 84.70 | 3.40 | 2.71 | 81.30 | 81.99 |

【Consolidated】

(Unit: Millions of Yen, %)

| | As of Mar. 31, 2016 (a) | As of Mar. 31, 2016 | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|-------------------------------|-------------------------------|------------------------|-----------|-------------------------------|-------------------------------|
| | | (a) - (b) | (a) - (c) | | |
| Risk-monitored loans (A) | 44,041 | (4,425) | (6,842) | 48,466 | 50,883 |
| Collateral and guarantees (B) | 28,290 | (2,019) | (3,334) | 30,309 | 31,624 |
| Allowance for loan losses (C) | 8,838 | 56 | (902) | 8,782 | 9,740 |
| Allowance ratio (C / A) | 20.06 | 1.95 | 0.92 | 18.11 | 19.14 |
| Coverage ratio (B + C) / (A) | 84.30 | 3.65 | 3.01 | 80.65 | 81.29 |

3. Status of allowance for loan losses

【Non-consolidated】

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 (a) | As of Mar. 31, 2016 | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|--------------------------------------------------|-------------------------------|------------------------|-----------|-------------------------------|-------------------------------|
| | | (a) - (b) | (a) - (c) | | |
| Allowance for loan losses | 15,607 | (261) | (1,661) | 15,868 | 17,268 |
| General allowance for loan losses | 12,197 | (8) | (481) | 12,205 | 12,678 |
| Specific allowance for loan losses | 3,409 | (254) | (1,180) | 3,663 | 4,589 |
| Allowance for loans to specific foreign obligors | — | — | — | — | — |

【Consolidated】

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 (a) | As of Mar. 31, 2016 | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|--------------------------------------------------|-------------------------------|------------------------|-----------|-------------------------------|-------------------------------|
| | | (a) - (b) | (a) - (c) | | |
| Allowance for loan losses | 22,265 | 607 | (408) | 21,658 | 22,673 |
| General allowance for loan losses | 15,093 | 297 | 55 | 14,796 | 15,038 |
| Specific allowance for loan losses | 7,171 | 310 | (464) | 6,861 | 7,635 |
| Allowance for loans to specific foreign obligors | — | — | — | — | — |

4. Disclosed claims under the Financial Reconstruction Law

【Non-consolidated】

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 (a) | As of Mar. 31, 2016 | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|-------------------------------------------------------------|-------------------------------|------------------------|-----------|-------------------------------|-------------------------------|
| | | (a) - (b) | (a) - (c) | | |
| Claims against bankrupt and substantially bankrupt obligors | 7,144 | (91) | (396) | 7,235 | 7,540 |
| Claims with collection risk | 15,914 | (1,082) | (2,903) | 16,996 | 18,817 |
| Claims for special attention | 14,989 | (3,525) | (4,402) | 18,514 | 19,391 |
| Total (A) | 38,047 | (4,699) | (7,701) | 42,746 | 45,748 |

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

【Non-consolidated】

(Unit: Millions of Yen, %)

| | As of Mar. 31, 2016 (a) | As of Mar. 31, 2016 | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|------------------------------------------|-------------------------------|------------------------|-----------|-------------------------------|-------------------------------|
| | | (a) - (b) | (a) - (c) | | |
| Total coverage (B) | 32,244 | (2,528) | (5,287) | 34,772 | 37,531 |
| Allowance for loan losses | 5,808 | (525) | (1,675) | 6,333 | 7,483 |
| Allowance for loans to specific obligors | — | — | — | — | — |
| Collateral and guarantees | 26,435 | (2,004) | (3,612) | 28,439 | 30,047 |
| Coverage ratio (B / A) | 84.74 | 3.40 | 2.71 | 81.34 | 82.03 |

6. Loan breakdown by industry

① Loan breakdown by industry 【Non-consolidated】

(Unit: Millions of Yen)

| | As of | | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|---------------------------------------------------------------|----------------------|-----------|-----------|-------------------------------|-------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | | |
| Domestic offices (excluding loans booked at offshore markets) | 3,137,614 | 79,760 | 126,304 | 3,057,854 | 3,011,310 |
| Manufacturing | 66,320 | (5,918) | (3,822) | 72,238 | 70,142 |
| Agriculture and forestry | 5,466 | (100) | (198) | 5,566 | 5,664 |
| Fishery | 139 | (7) | (340) | 146 | 479 |
| Mining, quarrying and gravel | — | (10) | — | 10 | — |
| Construction | 19,058 | (485) | (2,766) | 19,543 | 21,824 |
| Utilities | 5,421 | (187) | (1,367) | 5,608 | 6,788 |
| Information and communication | 1,581 | (48) | 71 | 1,629 | 1,510 |
| Transportation and postal service | 12,039 | (965) | (1,006) | 13,004 | 13,045 |
| Wholesale and retail trade | 42,099 | (1,988) | (4,994) | 44,087 | 47,093 |
| Finance and insurance | 73,631 | 18 | 1,499 | 73,613 | 72,132 |
| Real estate, goods rental and leasing | 77,345 | (8,469) | (10,274) | 85,814 | 87,619 |
| Services | 38,562 | (2,063) | (4,511) | 40,625 | 43,073 |
| Government and municipal government | 17,596 | (145) | (9,024) | 17,741 | 26,620 |
| Others | 2,778,349 | 100,128 | 163,038 | 2,678,221 | 2,615,311 |

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

(Unit: Millions of Yen)

| | As of | | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|---------------------------------------------------------------|----------------------|-----------|-----------|-------------------------------|-------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | | |
| Domestic offices (excluding loans booked at offshore markets) | 37,925 | (4,702) | (7,706) | 42,627 | 45,631 |
| Manufacturing | 7,512 | (25) | (108) | 7,537 | 7,620 |
| Agriculture and forestry | 31 | (1) | (1) | 32 | 32 |
| Fishery | 33 | 0 | 0 | 33 | 33 |
| Mining, quarrying and gravel | — | — | — | — | — |
| Construction | 2,195 | 114 | 90 | 2,081 | 2,105 |
| Utilities | 6 | 0 | 0 | 6 | 6 |
| Information and communication | 129 | 3 | 3 | 126 | 126 |
| Transportation and postal service | 162 | (222) | (198) | 384 | 360 |
| Wholesale and retail trade | 5,477 | (924) | (533) | 6,401 | 6,010 |
| Finance and insurance | — | — | — | — | — |
| Real estate, goods rental and leasing | 2,975 | (2,890) | (2,932) | 5,865 | 5,907 |
| Services | 3,030 | (431) | (620) | 3,461 | 3,650 |
| Government and municipal government | — | — | — | — | — |
| Others | 16,370 | (327) | (3,408) | 16,697 | 19,778 |

③ Consumer loans 【Non-consolidated】

(Unit: Millions of Yen)

| | As of | | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|----------------|----------------------|-----------|-----------|-------------------------------|-------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | | |
| Consumer loans | 2,772,298 | 99,719 | 162,093 | 2,672,579 | 2,610,205 |
| Housing loans | 1,993,219 | 42,069 | 36,971 | 1,951,150 | 1,956,248 |
| Personal loans | 779,078 | 57,649 | 125,121 | 721,429 | 653,957 |

④ The ratio of loans to small and medium-sized enterprises 【Non-consolidated】

(Unit: %)

| | As of | | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|----------------------------------------------------------|----------------------|-----------|-----------|-------------------------------|-------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | | |
| The ratio of loans to small and medium-sized enterprises | 95.93 | 0.36 | 0.64 | 95.57 | 95.29 |

7. Loan breakdown by domicile of obligor

① Loans to specific foreign countries 【Non-consolidated】

Not applicable

② Loans to Asian countries 【Non-consolidated】

Not applicable

8. Deposits and loans 【Non-consolidated】

(Unit: Millions of Yen)

| | As of | | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) | |
|----------|----------------------|-----------|-----------|-------------------------------|-------------------------------|-----------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | | | |
| Deposits | period-end balance | 4,056,482 | (25,494) | 97,285 | 4,081,976 | 3,959,197 |
| | average balance | 4,012,610 | 44,785 | 199,461 | 3,967,825 | 3,813,149 |
| Loans | period-end balance | 3,137,614 | 79,760 | 126,304 | 3,057,854 | 3,011,310 |
| | average balance | 3,004,008 | 39,229 | 120,206 | 2,964,779 | 2,883,802 |

9. Number of branches 【Non-consolidated】

(Unit: Branches)

| | As of | | | As of Sep. 30, 2015 (b) | As of Mar. 31, 2015 (c) |
|--------------------|----------------------|-----------|-----------|-------------------------------|-------------------------------|
| | Mar. 31, 2016 (a) | (a) - (b) | (a) - (c) | | |
| Number of branches | 132 | (1) | 1 | 133 | 131 |

IV. Unrealized gains and losses on securities

1. Unrealized gains and losses

【Non-consolidated】

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 | | | | As of Sep. 30, 2015 | | | | As of Mar. 31, 2015 | | | |
|------------------|---------------------|---------------------------|--------|------------|---------------------------|--------|------------|---------------------------|---------------------|--------|--------|-----|
| | Fair value | Unrealized gains (losses) | | Fair value | Unrealized gains (losses) | | Fair value | Unrealized gains (losses) | | | | |
| | | Gains | Losses | | Gains | Losses | | Gains | Losses | | | |
| Other securities | 74,182 | 22,029 | 23,748 | 1,719 | 71,494 | 25,474 | 26,623 | 1,149 | 73,052 | 30,820 | 31,271 | 451 |
| Stocks | 47,610 | 22,034 | 22,343 | 308 | 50,177 | 24,450 | 24,727 | 277 | 52,687 | 26,794 | 27,209 | 414 |
| Bonds | 6,163 | 85 | 87 | 1 | 2,901 | 40 | 41 | 0 | 1,933 | 40 | 40 | 0 |
| Others | 20,408 | (90) | 1,318 | 1,408 | 18,415 | 983 | 1,854 | 871 | 18,431 | 3,985 | 4,021 | 36 |

(Note1) Amounts have been rounded down to the unit indicated.

(Note2) There are no stocks of subsidiaries and affiliates, which are valued with fair value.

(Note3) Unrealized gains and losses represent the difference between fair values at the end of the period and acquisition costs.

(Note4) Unrealized gains and losses on held-to-maturity bonds are as follows.

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 | | | | As of Sep. 30, 2015 | | | | As of Mar. 31, 2015 | | | |
|------------------------|---------------------|---------------------------|--------|------------|---------------------------|--------|------------|---------------------------|---------------------|-------|---|-----|
| | 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 | 145,059 | 97 | 102 | 4 | 145,100 | (120) | 4 | 124 | 145,141 | (162) | 0 | 162 |

【Consolidated】

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 | | | | As of Sep. 30, 2015 | | | | As of Mar. 31, 2015 | | | |
|------------------|---------------------|---------------------------|--------|------------|---------------------------|--------|------------|---------------------------|---------------------|--------|--------|-----|
| | Fair value | Unrealized gains (losses) | | Fair value | Unrealized gains (losses) | | Fair value | Unrealized gains (losses) | | | | |
| | | Gains | Losses | | Gains | Losses | | Gains | Losses | | | |
| Other securities | 75,580 | 23,206 | 24,926 | 1,719 | 72,833 | 26,592 | 27,741 | 1,149 | 74,321 | 31,868 | 32,319 | 451 |
| Stocks | 48,081 | 22,407 | 22,716 | 308 | 50,616 | 24,792 | 25,070 | 277 | 53,111 | 27,120 | 27,535 | 414 |
| Bonds | 6,163 | 85 | 87 | 1 | 2,901 | 40 | 41 | 0 | 1,933 | 40 | 40 | 0 |
| Others | 21,335 | 713 | 2,121 | 1,408 | 19,315 | 1,758 | 2,629 | 871 | 19,277 | 4,707 | 4,743 | 36 |

(Note1) Amounts have been rounded down to the unit indicated.

(Note2) There are no stocks of subsidiaries and affiliates, which are valued with fair value.

(Note3) Unrealized gains and losses represent the difference between fair values at the end of the period and acquisition costs.

(Note4) Unrealized gains and losses on held-to-maturity bonds are as follows.

(Unit: Millions of Yen)

| | As of Mar. 31, 2016 | | | | As of Sep. 30, 2015 | | | | As of Mar. 31, 2015 | | | |
|------------------------|---------------------|---------------------------|--------|------------|---------------------------|--------|------------|---------------------------|---------------------|-------|---|-----|
| | 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 | 145,059 | 97 | 102 | 4 | 145,100 | (120) | 4 | 124 | 145,141 | (162) | 0 | 162 |

V. Retirement benefits

1. Retirement benefit expenses

【Non-consolidated】

(Unit: Millions of Yen)

| | Fiscal year ended Mar. 31, 2016 | Fiscal year ended Mar. 31, 2015 |
|--------------------------------------------------------|------------------------------------|------------------------------------|
| Service cost | 671 | 663 |
| Interest cost | 309 | 306 |
| Expected return on plan assets | (725) | (614) |
| Amortization of unrecognized net actuarial gain (loss) | (868) | (413) |
| Amortization of unrecognized prior service cost | 16 | 16 |
| Retirement benefit expenses | <u>(597)</u> | <u>(42)</u> |

【Consolidated】

(Unit: Millions of Yen)

| | Fiscal year ended Mar. 31, 2016 | Fiscal year ended Mar. 31, 2015 |
|--------------------------------------------------------|------------------------------------|------------------------------------|
| Service cost | 712 | 703 |
| Interest cost | 309 | 306 |
| Expected return on plan assets | (725) | (614) |
| Amortization of unrecognized net actuarial gain (loss) | (868) | (413) |
| Amortization of unrecognized prior service cost | 16 | 16 |
| Retirement benefit expenses | <u>(556)</u> | <u>(2)</u> |

(Note) Retirement benefit expenses of consolidated subsidiaries which adopt the simplified method are recorded in service cost.