

Financial Results

For the six months ended
September 30, 2016

- Supplementary Information -

SURUGA bank, Ltd.

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I . Financial highlights for the six months ended September 30, 2016

1. Status of income (Non-consolidated)

(Millions of yen)

	For the six months ended Sep. 30, 2016		For the six months ended Sep. 30, 2015
	(a)	(a) - (b)	
Gross operating profit	54,023	982	53,041
Net interest income	54,872	1,114	53,758
Net fees and commissions	(889)	644	(1,533)
Net other operating income (Note1)	33	(6)	39
Core gross operating profit	54,017	1,753	52,264
Expenses (-)	24,195	1,011	23,184
Core net operating profit (Note2)	29,822	742	29,080
Gains (losses) on bonds	5	(772)	777
Provision for general allowance for loan losses (-) (Note3)	(196)	(196)	-
Net operating profit	30,025	168	29,857
Disposal of non-performing loans (-)	3,119	535	2,584
Reversal of allowance for loan losses (Note3)	-	(567)	567
Recoveries of written-off claims	586	287	299
Gains (losses) on stocks	(61)	(223)	162
Ordinary profit	27,469	(427)	27,896
Gains (losses) on disposal of fixed assets	(139)	168	(307)
Net income	19,113	560	18,553
Net credit costs	2,922	906	2,016
Actual credit costs (Note4)	2,336	620	1,716

(Note1) Excluded gains (losses) on bonds.

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

(Note3) For the six months ended September 30, 2015, 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.

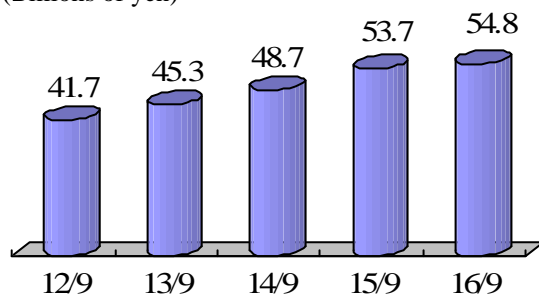
(Note4) Actual credit costs = Net credit costs (Provision for general allowance for loan losses + Disposal of non-performing loans - Reversal of allowance for loan losses) - Recoveries of written-off claims

(1) Gross operating profit: ¥54.0 billion

- Net interest income increased by ¥1.1 billion year-on-year, mainly due to an increase in interest on loans and discounts. Yen loan-deposit income increased by ¥3.4 billion year-on-year.
- Core gross operating profit increased by ¥1.7 billion year-on-year, mainly due to an increase in net interest income.
- Gross operating profit increased by ¥0.9 billion year-on-year.

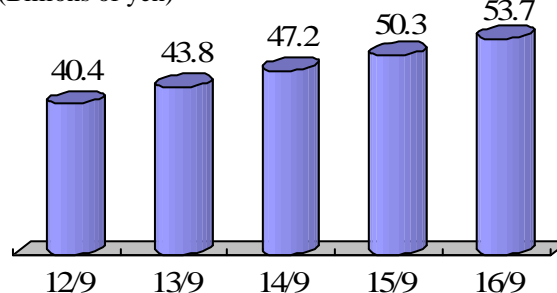
Net interest income

(Billions of yen)



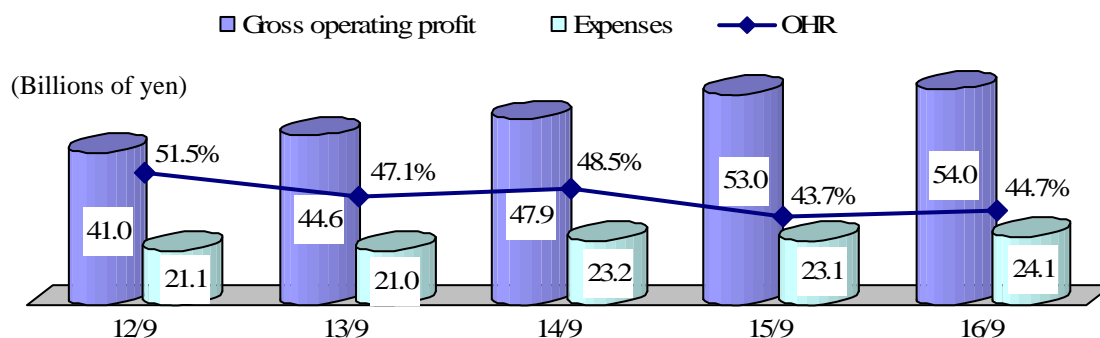
Yen loan-deposit income

(Billions of yen)



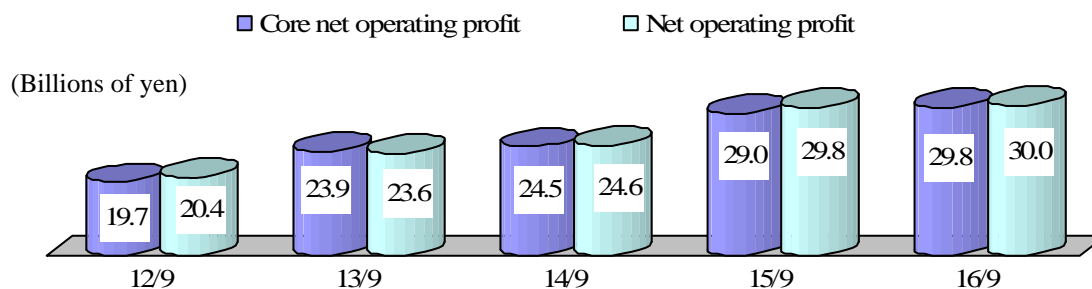
(2) Expenses OHR: 44.7%

- Expenses increased by ¥1.0 billion year-on-year.
- OHR was 44.7% and continued to remain low, reflecting an increase in gross operating profit despite an increase in expenses.
(OHR(%) = Expenses / Gross operating profit × 100)



(3) Core net operating profit: ¥29.8 billion, Net operating profit: ¥30.0 billion

- Core net operating profit increased by ¥0.7 billion year-on-year, mainly due to an increase in net interest income.
- Net operating profit increased by ¥0.1 billion year-on-year.



(4) Ordinary profit: ¥27.4 billion

- Ordinary profit decreased by ¥0.4 billion year-on-year, mainly due to an increase in disposal of non-performing loans despite an increase in net operating profit.

(5) Net income: ¥19.1 billion

- Net income increased by ¥0.5 billion year-on-year, mainly due to a decline in the income tax rate.

(6) Actual credit costs: ¥2.3 billion

- Net credit costs increased by ¥0.9 billion year-on-year, mainly due to an increase in disposal of non-performing loans of ¥0.5 billion and a decrease in reversal of allowance for loan losses of ¥0.5 billion.
- Actual credit costs were ¥2.3 billion after deduction of recoveries of written-off claims of ¥0.5 billion from net credit costs of ¥2.9 billion.

2. Status of major accounts (Non-consolidated)

(1) Loans and bills discounted

- Loans and bills discounted as of September 30, 2016 increased by ¥126.8 billion, or 4.1% year-on-year, mainly due to an increase in consumer loans.
- New consumer loans (mainly personal loans) for the six months ended September 30, 2016 were ¥231.2 billion, and the balance of consumer loans as of September 30, 2016 increased by ¥163.1 billion, or 6.1% year-on-year.
- Yield on loans and bills discounted (domestic) rose by 0.05% year-on-year to 3.59%.
- Delinquency and loss rates on housing and personal loans continued to remain low.

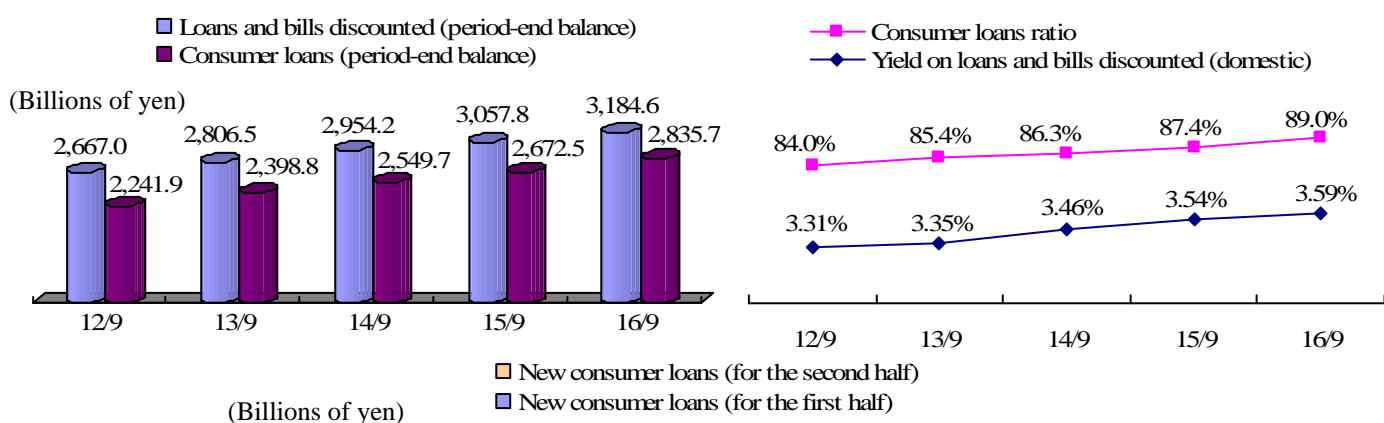
(Millions of yen)

	As of Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Loans and bills discounted (period-end balance)	3,184,679	47,065	126,825	3,137,614	3,057,854
Consumer loans	2,835,706	63,408	163,127	2,772,298	2,672,579
Housing loans	2,013,414	20,195	62,264	1,993,219	1,951,150
Loans and bills discounted (average balance)	3,105,160	101,152	140,381	3,004,008	2,964,779
Loan-deposit ratio (period-end balance basis)	77.7%	0.4%	2.8%	77.3%	74.9%
Loan-deposit ratio (average balance basis)	76.9%	2.1%	2.2%	74.8%	74.7%

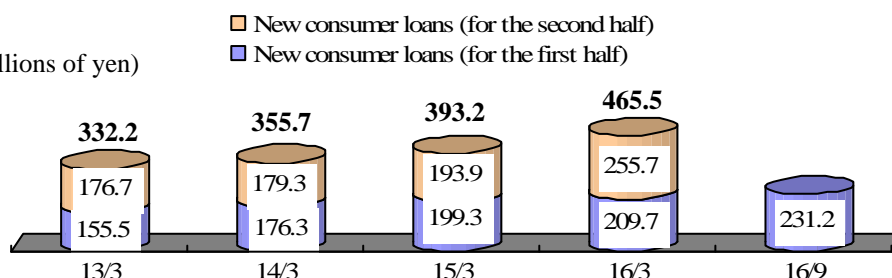
(Reference)

(Billions of yen)

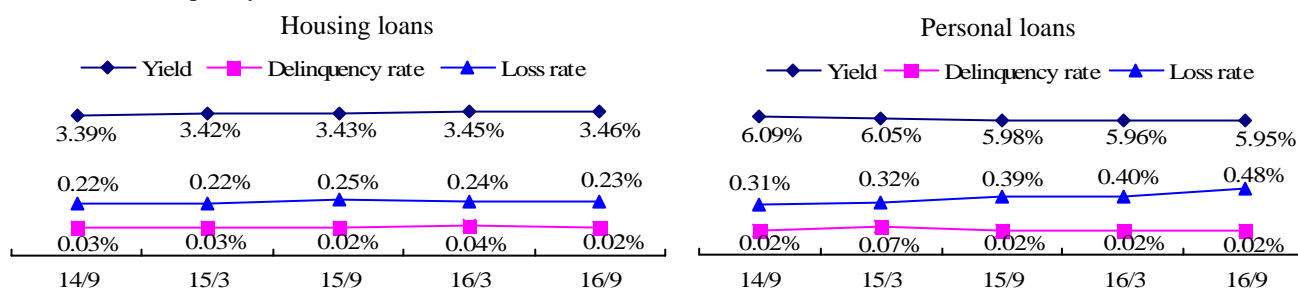
Bank agent service for Japan Post Bank	For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
New housing loans (cumulative total)	20.1	4.0	16.1



(Billions of yen)



(Status of delinquency and loss rates on consumer loans)



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

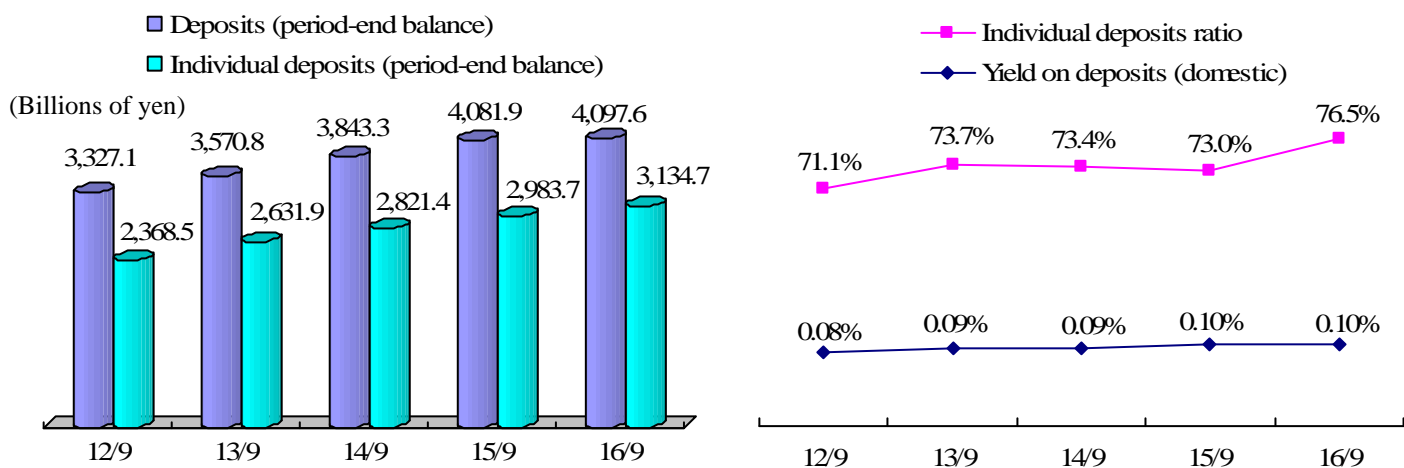
(Note2) Loss rate = Default ratio × (1 - Recovery rate)

(2) Deposits

- Deposits as of September 30, 2016 increased by ¥15.6 billion, or 0.3% year-on-year.
- Individual deposits as of September 30, 2016 increased by ¥151.0 billion, or 5.0% year-on-year.
- Yield on deposits (domestic) was 0.10%.

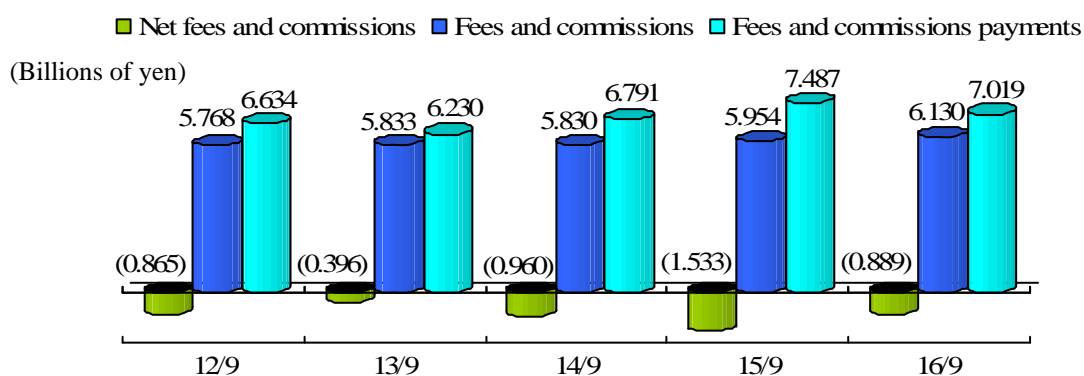
(Millions of yen)

	As of Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Deposits (period-end balance)	4,097,611	41,129	15,635	4,056,482	4,081,976
Individual deposits	3,134,742	48,835	151,019	3,085,907	2,983,723
Deposits (average balance)	4,036,319	23,709	68,494	4,012,610	3,967,825



(3) Net fees and commissions

- Net fees and commissions increased by ¥0.6 billion year-on-year, mainly due to a decrease in fees and commissions payments of ¥0.4 billion.



(4) Individual deposit assets

- Individual deposit assets as of September 30, 2016 increased by ¥122.3 billion year-on-year.
- The ratio of investment products to individual deposit assets declined by 1.1% year-on-year to 5.8%.

(Millions of yen)

	As of			As of	As of
	Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2016 (b)	Sep. 30, 2015 (c)
Individual deposit assets	3,323,382	32,329	122,373	3,291,053	3,201,009
Yen deposits	3,128,501	48,920	151,266	3,079,581	2,977,235
Investment products	194,881	(16,591)	(28,893)	211,472	223,774
Foreign currency deposits	6,241	(85)	(247)	6,326	6,488
Public bonds	11,897	(2,277)	(5,199)	14,174	17,096
Mutual funds	110,677	(8,802)	(11,345)	119,479	122,022
Individual annuity insurance	51,407	(5,087)	(11,807)	56,494	63,214
Single premium whole life insurance	14,656	(341)	(296)	14,997	14,952
The ratio of investment products to individual deposit assets	5.8%	(0.6)%	(1.1)%	6.4%	6.9%

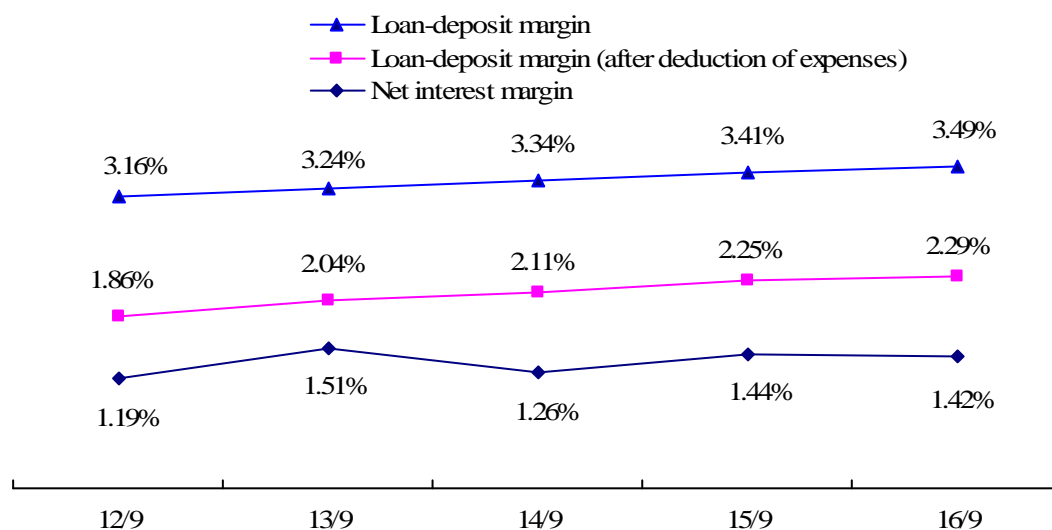
3. Status of management indices (Non-consolidated)

(1) Interest margins

- Loan-deposit margin (after deduction of expenses) rose by 0.04% year-on-year to 2.29%, reflecting the rise in yield on loans and bills discounted exceeded the rise in expense ratio.
- Net interest margin was 1.42%, reflecting a rise in yield on interest bearing liabilities despite a rise in yield on interest earning assets.

(%)

	For the six months			For the six months
	ended Sep. 30, 2016 (a)	(a) - (b)	(b)	ended Sep. 30, 2015 (b)
Loan-deposit margin	3.49	0.08	3.41	3.41
Loan-deposit margin (after deduction of expenses)	2.29	0.04	2.25	2.25
Net interest margin	1.42	(0.02)	1.44	1.44

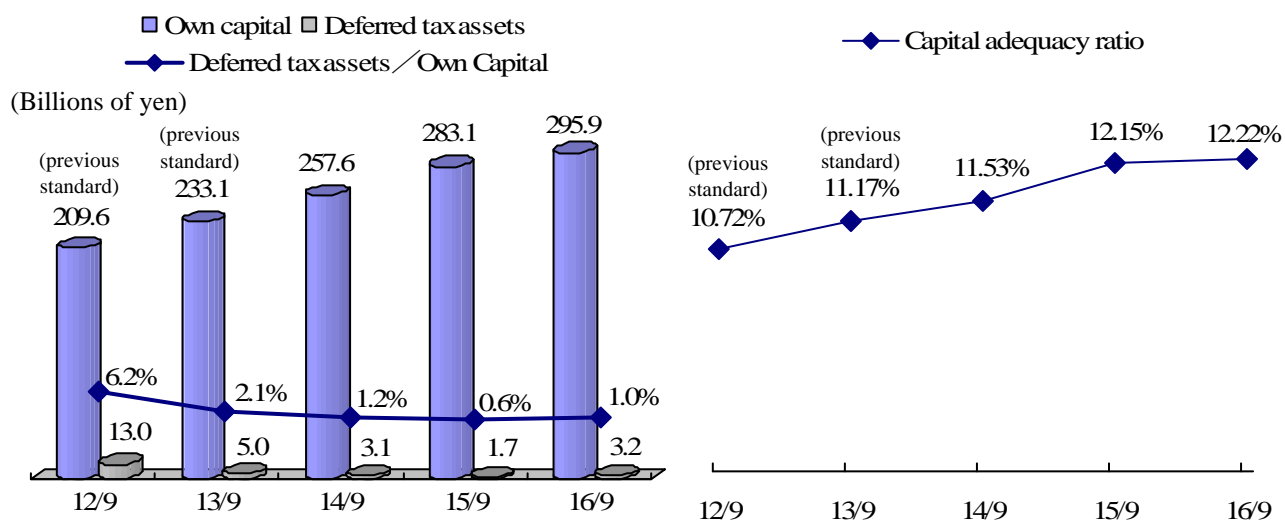


4. Status of own capital (Non-consolidated)

•Capital adequacy ratio rose by 0.07% year-on-year to 12.22%.

The transitional arrangements of the new domestic standard based on “Basel III” have been applied since the end of March 2014.

	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Capital adequacy ratio (domestic standard)	12.22	0.66	0.07	11.56	12.15



5. Status of unrealized gains and losses on securities (Non-consolidated)

•Unrealized gains and losses on securities decreased by ¥8.2 billion year-on-year, mainly due to a decrease in unrealized gains on stocks.

(Millions of yen)

	As of Sep. 30, 2016		As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
	(a)	(a) - (b) (a) - (c)		
Other securities	16,999	(5,030) (8,475)	22,029	25,474
Stocks	16,897	(5,137) (7,553)	22,034	24,450
Bonds	178	93 138	85	40
Others	(77)	13 (1,060)	(90)	983

(Millions of yen)

	As of Sep. 30, 2016		As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
	(a)	(a) - (b) (a) - (c)		
Held-to-maturity bonds (unrealized gains and losses)	138	41 258	97	(120)

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

Consolidated

(Billions of yen)

	For the fiscal year ending Mar. 31, 2017 (forecast)
Ordinary income	141.0
Ordinary profit	56.5
Profit attributable to owners of parent	37.2

Non-consolidated

(Billions of yen)

	For the fiscal year ending Mar. 31, 2017 (forecast)
Ordinary income	130.0
Net operating profit	60.5
Ordinary profit	55.0
Net income	37.0
Actual credit costs	4.5

(Note) The performance forecasts and other forward-looking statements in this report are based on information currently available to the company and on certain assumptions deemed to be reasonable, and are not intended to guarantee future performance. Actual performance may differ materially depending on various factors.

7. Status of assets (Non-consolidated)

(1) Non-performing loans based on the Financial Reconstruction Law

• Non-performing loans decreased by ¥8.8 billion year-on-year. Non-performing loans ratio declined by 0.33% year-on-year to 1.05%.

Transition of balance

(Millions of yen, %)

	As of Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	As of	As of
				Mar. 31, 2016 (b)	Sep. 30, 2015 (c)
Claims against bankrupt and substantially bankrupt obligors	6,844	(300)	(391)	7,144	7,235
Claims with collection risk	13,990	(1,924)	(3,006)	15,914	16,996
Claims for special attention	13,068	(1,921)	(5,446)	14,989	18,514
Total (A)	33,903	(4,144)	(8,843)	38,047	42,746
Total claims (B)	3,204,752	46,066	126,441	3,158,686	3,078,311
Non-performing loans ratio (A/B)	1.05	(0.15)	(0.33)	1.20	1.38

Status of coverage

(Millions of yen, %)

		Claims against bankrupt and substantially bankrupt obligors	Claims with collection risk	Claims for special attention	Total	Change from
						Sep. 30, 2015
Non-performing loans (A)	6,844	13,990	13,068	33,903	(8,843)	
Covered amount (C+D) (B)	6,844	12,230	9,191	28,266	(6,506)	
Portion secured by collateral or guarantees, etc. (C)	4,596	11,421	6,859	22,877	(5,562)	
Allowance for loan losses (D)	2,247	809	2,331	5,388	(945)	
Coverage ratio (B/A)	100.00	87.41	70.33	83.37	2.03	
Unsecured portion (A-C) (E)	2,247	2,569	6,208	11,025	(3,282)	
Allowance ratio for unsecured portion (D/E)	100.00	31.49	37.55	48.87	4.61	

(Reference) As of Mar. 31, 2016

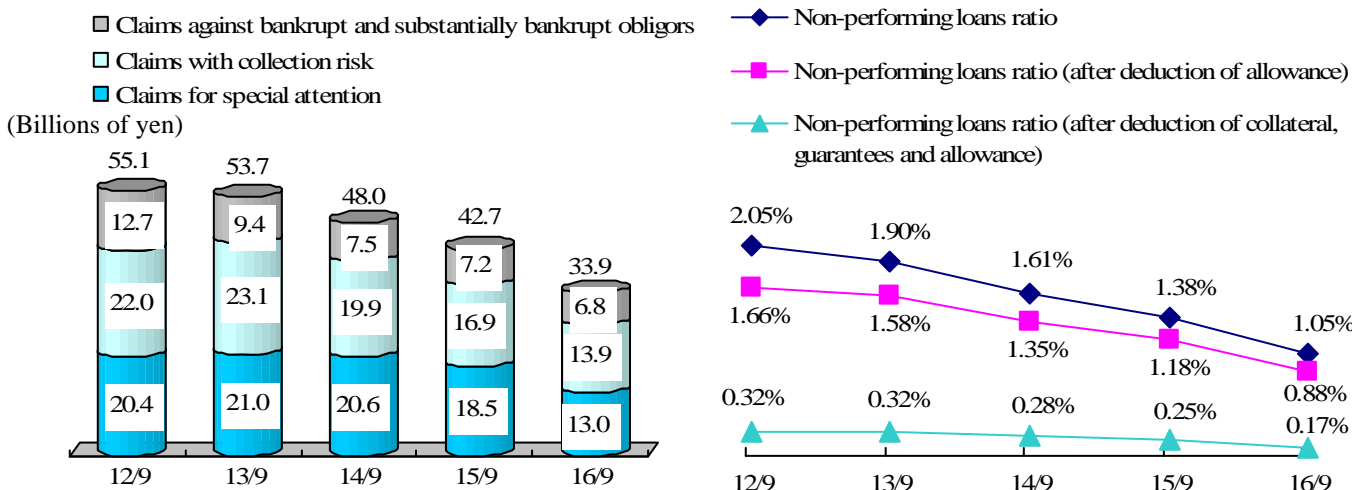
Unsecured portion	2,408	2,753	6,449	11,612
Allowance ratio for unsecured portion	100.00	33.85	38.23	50.01

(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 or guarantees, etc. 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 or guarantees, etc., 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.



(2) Risk-monitored loans

(Millions of yen, %)

	As of			As of	As of
	Sep. 30, 2016	(a) - (b)	(a) - (c)	Mar. 31, 2016	Sep. 30, 2015
	(a)			(b)	(c)
Loans to bankrupt obligors	649	(160)	(257)	809	906
Non-accrual delinquent loans	20,135	(1,992)	(3,071)	22,127	23,206
Loans past due 3 months or more	214	(129)	(57)	343	271
Restructured loans	12,853	(1,792)	(5,390)	14,645	18,243
Total	33,853	(4,072)	(8,774)	37,925	42,627
Coverage ratio	83.34	(1.36)	2.04	84.70	81.30

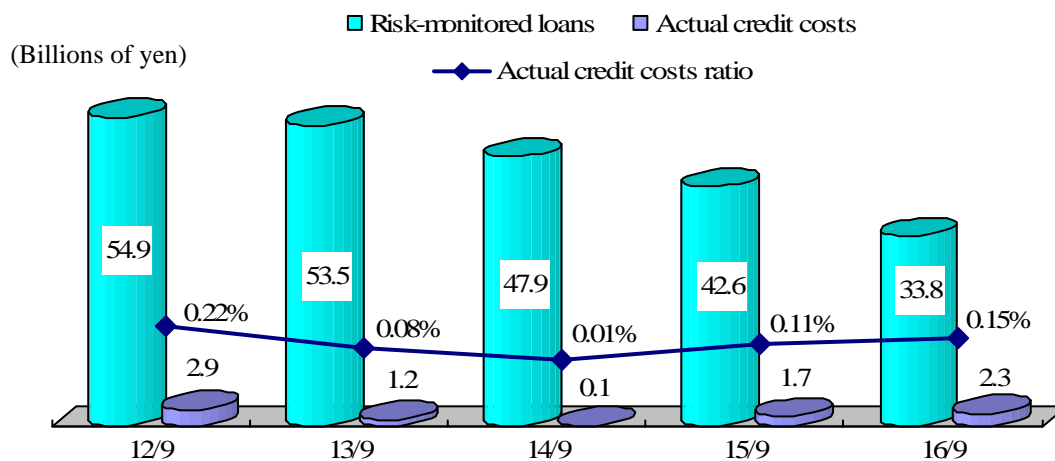
8. Status of credit costs (Non-consolidated)

(Millions of yen, %)

		For the six months			For the six months
		ended Sep. 30, 2016	(a) - (b)	(a) - (b)	ended Sep. 30, 2015
	(a)	(b)	(c)	(d)	(e)
Provision for general allowance for loan losses	(1)	(196)	(196)	-	-
Disposal of non-performing loans	(2)	3,119	535	2,584	2,584
Write-off of loans		1,297	299	998	998
Provision for specific allowance for loan losses		601	601	-	-
Losses on sales of delinquent loans		1,214	(298)	1,512	1,512
Provision for allowance for contingent losses		5	(68)	73	73
Reversal of allowance for loan losses	(3)	-	(567)	567	567
Recoveries of written-off claims	A	586	287	299	299
Net credit costs	(4) (= (1) + (2) - (3))	2,922	906	2,016	2,016
Actual credit costs	(4) - A	2,336	620	1,716	1,716
Loans and bills discounted (average balance)		3,105,160	140,381	2,964,779	2,964,779
Net credit costs ratio		0.18	0.05	0.13	0.13
Actual credit costs ratio		0.15	0.04	0.11	0.11

(Note1) Net credit costs ratio = Net credit costs / The average balance of Loans and bills discounted (annualized)

(Note2) Actual credit costs ratio = Actual credit costs / The average balance of Loans and bills discounted (annualized)



9. Status of dividends

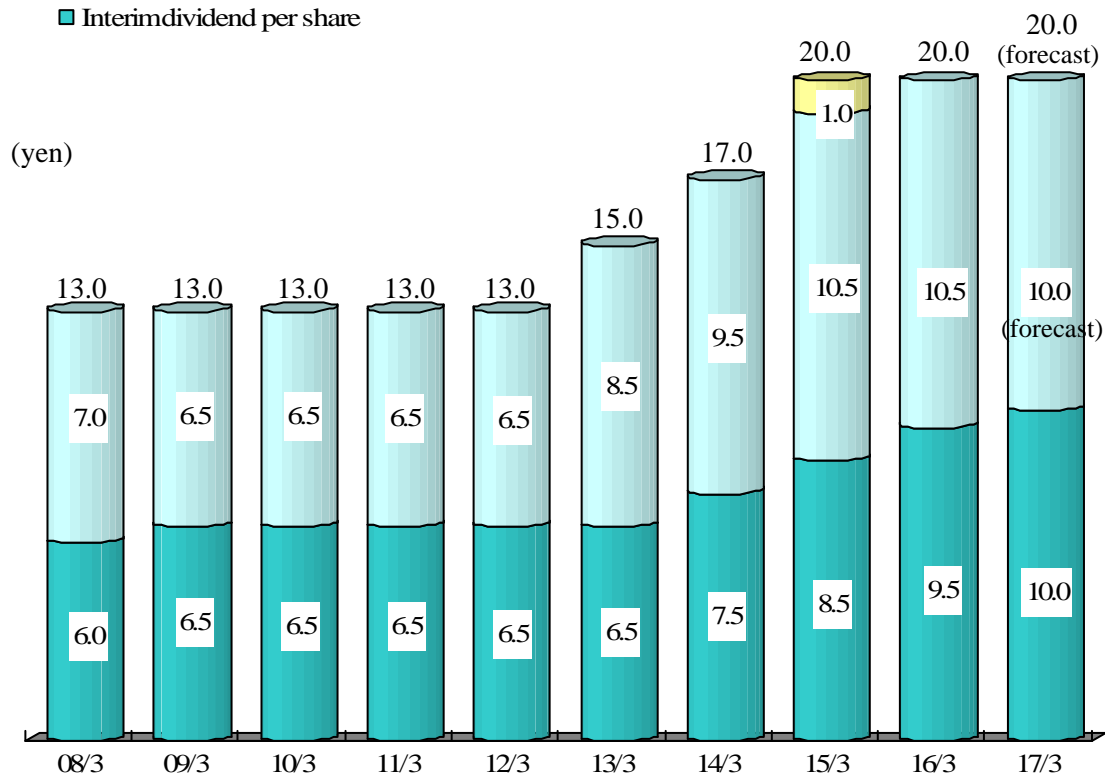
• The company has decided to pay an interim dividend of ¥10.0 per share, taking into consideration shareholder returns and the interim financial results.
 We are also forecasting a year-end dividend of ¥10.0 per share and an annual dividend of ¥20.0 per share.

(yen)

	For the fiscal year ending Mar. 31, 2017 (a)	(a) - (b)	For the fiscal year ended Mar. 31, 2016 (result) (b)
Annual dividend per share	20.00	-	20.00
Interim dividend	10.00	0.50	9.50

(Note) The annual dividend per share for the fiscal year ending March 31, 2017 is a forecast.

- Year-end dividend per share (Commemorative dividend)
- Year-end dividend per share (Ordinary dividend)
- Interim dividend per share



II. Financial data for the six months ended September 30, 2016

1. Income and expenses (Non-consolidated)

(Millions of yen)

	For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
Gross operating profit	54,023	982	53,041
(excluding gains (losses) on bonds)	(54,017	1,753	52,264)
Domestic gross operating profit	53,967	1,164	52,803
(excluding gains (losses) on bonds)	(53,822	1,796	52,026)
Net interest income	54,721	1,152	53,569
Net fees and commissions	(899)	644	(1,543)
Net other operating income	145	(632)	777
(of which: Gains (losses) on bonds)	(145	(632)	777)
International gross operating profit	55	(183)	238
(excluding gains (losses) on bonds)	(195	(43)	238)
Net interest income	151	(37)	188
Net fees and commissions	9	0	9
Net other operating income	(105)	(144)	39
(of which: Gains (losses) on bonds)	(139	(139)	-)
Expenses (excluding non-recurring losses)	24,195	1,011	23,184
Personnel expenses	9,376	172	9,204
Non-personnel expenses	12,761	638	12,123
Taxes	2,056	200	1,856
Net operating profit	29,828	(29)	29,857
(before provision for general allowance for loan losses)			
(excluding gains (losses) on bonds)	29,822	742	29,080
Provision for general allowance for loan losses (Note)	(196)	(196)	-
Net operating profit	30,025	168	29,857
Gains (losses) on bonds	5	(772)	777
Non-recurring gains (losses)	(2,554)	(594)	(1,960)
Reversal of allowance for loan losses (Note)	-	(567)	567
Recoveries of written-off claims	586	287	299
Gains (losses) on stocks	(61)	(223)	162
Ordinary profit	27,469	(427)	27,896
Extraordinary gains (losses)	(139)	168	(307)
Gains (losses) on disposal of fixed assets	(139)	168	(307)
Gains on disposal of fixed assets	1	(8)	9
Losses on disposal of fixed assets	141	(176)	317
Income before income taxes	27,330	(258)	27,588
Income taxes-current	7,431	(2,847)	10,278
Income taxes-deferred	785	2,028	(1,243)
Total income taxes	8,216	(819)	9,035
Net income	19,113	560	18,553

(1)Provision for general allowance for loan losses (Note)	(196)	(196)	-
(2)Disposal of non-performing loans	3,119	535	2,584
Write-off of loans	1,297	299	998
Provision for specific allowance for loan losses (Note)	601	601	-
Losses on sales of delinquent loans	1,214	(298)	1,512
Provision for allowance for contingent losses	5	(68)	73
(3)Reversal of allowance for loan losses (Note)	-	(567)	567
(4)Net credit costs (1)+(2)-(3)	2,922	906	2,016
(5)Recoveries of written-off claims	586	287	299
(6)Actual credit costs (4)-(5)	2,336	620	1,716

(Note) For the six months ended September 30, 2015, 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.

Income and expenses (Consolidated)

(Millions of yen)

	For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
Consolidated gross profit	58,536	1,813	56,723
Net interest income	58,460	1,782	56,678
Net fees and commissions	(210)	838	(1,048)
Net other operating income	285	(808)	1,093
Expenses (excluding non-recurring losses)	26,201	1,374	24,827
Actual credit costs	4,321	1,199	3,122
Gains (losses) on stocks	(61)	(223)	162
Equity in gains (losses) of affiliates	2	(21)	23
Others	46	31	15
Ordinary profit	28,000	(975)	28,975
Extraordinary gains (losses)	(144)	168	(312)
Income before income taxes	27,856	(807)	28,663
Income taxes-current	7,698	(2,932)	10,630
Income taxes-deferred	826	1,907	(1,081)
Total income taxes	8,525	(1,024)	9,549
Net income	19,331	218	19,113
Profit attributable to non-controlling interests	111	(13)	124
Profit attributable to owners of parent	19,219	230	18,989

(1)Provision for general allowance for loan losses	188	407	(219)
(2)Disposal of non-performing loans	4,905	1,104	3,801
Write-off of loans	2,275	360	1,915
Provision for specific allowance for loan losses	1,143	878	265
Losses on sales of delinquent loans	1,481	(66)	1,547
Provision for allowance for contingent losses	5	(68)	73
(3)Reversal of allowance for loan losses	-	-	-
(4)Net credit costs (1)+(2)-(3)	5,093	1,511	3,582
(5)Recoveries of written-off claims	771	311	460
(6)Actual credit costs (4)-(5)	4,321	1,199	3,122

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

(Reference)

(Millions of yen)

Consolidated net operating profit	32,147	32	32,115
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(Note) Consolidated net operating profit = Consolidated gross profit - Consolidated expenses (excluding non-recurring losses) - Consolidated provision for general allowance for loan losses

(Number of consolidated subsidiaries and affiliates)

(Companies)

Consolidated subsidiaries	9	-	9
Equity-method accounted affiliates	1	-	1

2. Net operating profit (Non-consolidated)

(Millions of yen)

	For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
Net operating profit	30,025	168	29,857
Per employee (Thousands of yen)	18,943	294	18,649

3. Interest margins (Non-consolidated)

Overall		(%)		
		For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
Yield on interest earning assets	(A)	2.73	0.01	2.72
Yield on loans and bills discounted		3.59	0.07	3.52
Yield on securities		0.53	(2.38)	2.91
Yield on interest bearing liabilities	(B)	1.30	0.03	1.27
Yield on deposits		0.10	0.00	0.10
Loan-deposit margin (after deduction of expenses)		2.29	0.04	2.25
Net interest margin	(A) - (B)	1.42	(0.02)	1.44

Domestic		(%)		
		For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
Yield on interest earning assets	(A)	2.73	0.01	2.72
Yield on loans and bills discounted		3.59	0.05	3.54
Yield on securities		0.53	(2.43)	2.96
Yield on interest bearing liabilities	(B)	1.26	0.02	1.24
Yield on deposits		0.10	0.00	0.10
Loan-deposit margin (after deduction of expenses)		2.31	0.06	2.25
Net interest margin	(A) - (B)	1.46	(0.02)	1.48

4. ROA and ROE (Non-consolidated)

		(%)		
		For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
ROA	Net operating profit basis	1.37	(0.02)	1.39
	Net income basis	0.87	0.01	0.86
ROE	Net operating profit basis	21.65	(1.26)	22.91
	Net income basis	13.78	(0.45)	14.23

5. Gains and Losses on securities (Non-consolidated)

		(Millions of yen)		
		For the six months ended Sep. 30, 2016 (a)	(a) - (b)	For the six months ended Sep. 30, 2015 (b)
Gains (losses) on bonds		5	(772)	777
Gains on sales		2	(33)	35
Gains on redemptions		187	(587)	774
Losses on sales		-	-	-
Losses on redemptions		184	152	32
Losses on devaluation		-	-	-
Gains (losses) on stocks		(61)	(223)	162
Gains on sales		0	(162)	162
Losses on sales		-	-	-
Losses on devaluation		61	61	0

6. Capital adequacy ratio (domestic standard)

Non-consolidated

(Millions of yen)

	As of			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
	As of Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)		
Capital adequacy ratio	12.22%	0.66%	0.07%	11.56%	12.15%
Own capital (Core capital)	295,953	16,710	12,833	279,243	283,120
Core capital: instruments and reserves	304,455	16,652	17,196	287,803	287,259
Core capital: regulatory adjustments (-)	8,502	(57)	4,363	8,559	4,139
Risk-weighted assets	2,421,190	6,083	91,946	2,415,107	2,329,244
Total required capital	96,847	243	3,678	96,604	93,169

Consolidated

(Millions of yen)

	As of			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
	As of Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)		
Capital adequacy ratio	12.37%	0.70%	0.12%	11.67%	12.25%
Own capital (Core capital)	303,464	17,422	14,003	286,042	289,461
Core capital: instruments and reserves	314,660	17,270	18,232	297,390	296,428
Core capital: regulatory adjustments (-)	11,196	(152)	4,230	11,348	6,966
Risk-weighted assets	2,452,194	3,162	89,954	2,449,032	2,362,240
Total required capital	98,087	126	3,598	97,961	94,489

(Note1) Amounts less than one million yen are rounded down.

(Note2) Total required capital = Risk-weighted assets × 4%

7. Composition of own capital (domestic standard)

(Millions of yen)

	As of September 30, 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	292,411		297,017	
Capital and capital surplus	48,634		30,048	
Retained earnings	246,779		269,971	
Treasury stock (-)	687		687	
Earnings to be distributed (-)	2,315		2,315	
Accumulated other comprehensive income included in Core capital	-		559	
Remeasurements of defined benefit plans	-		559	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	43		43	
Adjusted non-controlling interests (amount allowed to be included in Core capital)	-		-	
Reserves included in Core capital: instruments and reserves	12,001		15,233	
General reserve for possible loan losses	12,001		15,233	
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	-		1,806	
Core capital: instruments and reserves (A)	304,455		314,660	
Core capital: regulatory adjustments (2)				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	7,459	11,188	9,593	11,379
Goodwill (including those equivalent)	-	-	2,006	-
Other intangible fixed assets other than goodwill and mortgage servicing rights	7,459	11,188	7,586	11,379
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	-	-	-	-
Gain on sale related to securitization transactions	-	-	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	-	-
Prepaid pension cost	1,041	1,562	-	-
Net defined benefit asset	-	-	1,601	2,401
Investments in own shares (excluding those reported in the Net assets)	1	-	1	-
Reciprocal cross-holdings in relevant capital instruments issued by Other financial institutions	-	-	-	-
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 (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 (B)	8,502		11,196	
Total capital				
Total capital (A-B) (C)	295,953		303,464	
Risk-weighted assets (3)				
Credit risk-weighted assets	2,219,901		2,222,545	
Total of items included in risk-weighted assets subject to transitional arrangements	21,536		22,675	
Intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	16,052		16,326	
Deferred tax assets (net of related tax liability)	3,242		2,902	
Prepaid pension cost	2,241		-	
Net defined benefit asset	-		3,445	
Amount equivalent to market risk × 12.5	-		-	
Amount equivalent to operational risk × 12.5	201,289		229,648	
Credit risk-weighted assets adjustments	-		-	
Amount equivalent to operational risk adjustments	-		-	
Total amount of risk-weighted assets (D)	2,421,190		2,452,194	
Capital adequacy ratio (non-consolidated)				
Capital adequacy ratio (non-consolidated) (C/D)	12.22%		-	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) (C/D)	-		12.37%	

III. Status of loans, etc.

Comparison of each standard regarding disclosure of assets
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Non-consolidated (As of September 30, 2016)

Classification and status of coverage based on each disclosure standard

(Millions of yen)

Self-assessment result (classified by category of obligors)					Non-performing loans based on the Financial Reconstruction Law				Risk-monitored loans	
(Claims subject to classification) Total claims					(Claims subject to classification) “Loans and bills discounted” and “Total claims” are subject to classification of “Claims for special attention” and the others, respectively.				(Claims subject to classification) Loans and bills discounted	
Category	Classification				Category	Collateral or guarantees, etc.	Allowance	Coverage ratio	Category	Balance
	Non- classifi- cation	classifi- cation II	classifi- cation III	classifi- cation IV						
Bankrupt obligors 663 [226]	317	345	-	-	Claims against bankrupt and substantially bankrupt obligors 6,844	4,596	2,247	100%	Loans to bankrupt obligors	649
Effectively bankrupt obligors 6,181 [2,021]	2,514	3,667	-	-	Claims with collection risk 13,990	11,421	809	87.41%	Non-accrual delinquent loans	20,135
Potentially bankrupt obligors 13,990 [809]	7,128	5,101	1,760 [809]	-	Claims for special attention 13,068	6,859	2,331	70.33%	Loans past due 3 months or more	214
Obligors requiring caution	Sub- standard obligors 22,710	1,086	21,624	-	Subtotal 33,903	22,877	5,388	83.37%	Restructured loans	12,853
	Other obligors requiring caution 163,226	25,494	137,732	-	Normal assets 3,170,848				Total	33,853
Normal obligors 2,997,979	2,997,979	-	-	-	Total 3,204,752					
Total 3,204,752 [3,057]	3,034,521	168,470	1,760 [809]	- [2,247]						

(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” represent the reserved amount for each category.

1. Status of risk-monitored loans

The following table shows figures after partial direct write-offs of loans.

The amounts of partial direct write-offs of loans for the six months ended September 30, 2016 were as follows:

(a) Non-consolidated: ¥1,522 million; (b) Consolidated: ¥2,678 million

Loans to “Potentially bankrupt obligors”, “Effectively bankrupt obligors” and “Bankrupt obligors” under self-assessment are placed on non-accrual status.

Non-consolidated

(Millions of yen, %)

		As of Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Risk-monitored loans	Loans to bankrupt obligors	649	(160)	(257)	809	906
	Non-accrual delinquent loans	20,135	(1,992)	(3,071)	22,127	23,206
	Loans past due 3 months or more	214	(129)	(57)	343	271
	Restructured loans	12,853	(1,792)	(5,390)	14,645	18,243
	Total	33,853	(4,072)	(8,774)	37,925	42,627

Loans and bills discounted (period-end balance)	3,184,679	47,065	126,825	3,137,614	3,057,854
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% to Loans and bills discounted	Loans to bankrupt obligors	0.02	0.00	0.00	0.02	0.02
	Non-accrual delinquent loans	0.63	(0.07)	(0.12)	0.70	0.75
	Loans past due 3 months or more	0.00	(0.01)	0.00	0.01	0.00
	Restructured loans	0.40	(0.06)	(0.19)	0.46	0.59
	Total	1.06	(0.14)	(0.33)	1.20	1.39

Consolidated

(Millions of yen, %)

		As of Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
Risk-monitored loans	Loans to bankrupt obligors	1,207	(120)	(96)	1,327	1,303
	Non-accrual delinquent loans	26,321	(1,403)	(2,327)	27,724	28,648
	Loans past due 3 months or more	214	(129)	(57)	343	271
	Restructured loans	12,853	(1,792)	(5,390)	14,645	18,243
	Total	40,597	(3,444)	(7,869)	44,041	48,466

Loans and bills discounted (period-end balance)	3,184,736	47,572	127,248	3,137,164	3,057,488
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% to Loans and bills discounted	Loans to bankrupt obligors	0.03	(0.01)	(0.01)	0.04	0.04
	Non-accrual delinquent loans	0.82	(0.06)	(0.11)	0.88	0.93
	Loans past due 3 months or more	0.00	(0.01)	0.00	0.01	0.00
	Restructured loans	0.40	(0.06)	(0.19)	0.46	0.59
	Total	1.27	(0.13)	(0.31)	1.40	1.58

2. Allowance ratio for risk-monitored loans

Non-Consolidated (Millions of yen, %)

	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
		(a) - (b)	(a) - (c)		
Risk-monitored loans (A)	33,853	(4,072)	(8,774)	37,925	42,627
Collateral or guarantees, etc. (B)	22,856	(3,557)	(5,572)	26,413	28,428
Allowance for loan losses (C)	5,359	(353)	(869)	5,712	6,228
Allowance ratio (C/A)	15.83	0.77	1.22	15.06	14.61
Coverage ratio (B+C)/(A)	83.34	(1.36)	2.04	84.70	81.30

Consolidated (Millions of yen, %)

	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
		(a) - (b)	(a) - (c)		
Risk-monitored loans (A)	40,597	(3,444)	(7,869)	44,041	48,466
Collateral or guarantees, etc. (B)	25,135	(3,155)	(5,174)	28,290	30,309
Allowance for loan losses (C)	8,625	(213)	(157)	8,838	8,782
Allowance ratio (C/A)	21.24	1.18	3.13	20.06	18.11
Coverage ratio (B+C)/(A)	83.16	(1.14)	2.51	84.30	80.65

3. Status of allowance for loan losses

Non-consolidated (Millions of yen)

	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
		(a) - (b)	(a) - (c)		
Allowance for loan losses	15,126	(481)	(742)	15,607	15,868
General allowance for loan losses	12,001	(196)	(204)	12,197	12,205
Specific allowance for loan losses	3,124	(285)	(539)	3,409	3,663
Allowance for loans to specific foreign obligors	-	-	-	-	-

Consolidated (Millions of yen)

	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
		(a) - (b)	(a) - (c)		
Allowance for loan losses	22,011	(254)	353	22,265	21,658
General allowance for loan losses	15,233	140	437	15,093	14,796
Specific allowance for loan losses	6,778	(393)	(83)	7,171	6,861
Allowance for loans to specific foreign obligors	-	-	-	-	-

4. Non-performing loans based on the Financial Reconstruction Law

Non-consolidated (Millions of yen)

	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
		(a) - (b)	(a) - (c)		
Claims against bankrupt and substantially bankrupt obligors	6,844	(300)	(391)	7,144	7,235
Claims with collection risk	13,990	(1,924)	(3,006)	15,914	16,996
Claims for special attention	13,068	(1,921)	(5,446)	14,989	18,514
Total (A)	33,903	(4,144)	(8,843)	38,047	42,746

5. Status of coverage for non-performing loans based on the Financial Reconstruction Law

Non-consolidated (Millions of yen, %)

	As of Sep. 30, 2016 (a)			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
		(a) - (b)	(a) - (c)		
Total coverage (B)	28,266	(3,978)	(6,506)	32,244	34,772
Allowance for loan losses	5,388	(420)	(945)	5,808	6,333
Allowance for loans to specific obligors	-	-	-	-	-
Collateral or guarantees, etc.	22,877	(3,558)	(5,562)	26,435	28,439
Coverage ratio (B/A)	83.37	(1.37)	2.03	84.74	81.34

6. Loan breakdown by industry

(1) Loan breakdown by industry (Non-consolidated)

(Millions of yen)

	As of			As of	As of
	Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2016 (b)	Sep. 30, 2015 (c)
Domestic offices (excluding Japan offshore banking accounts)	3,184,679	47,065	126,825	3,137,614	3,057,854
Manufacturing	65,304	(1,016)	(6,934)	66,320	72,238
Agriculture and forestry	5,247	(219)	(319)	5,466	5,566
Fishery	36	(103)	(110)	139	146
Mining, quarrying and gravel	-	-	(10)	-	10
Construction	17,030	(2,028)	(2,513)	19,058	19,543
Utilities	5,262	(159)	(346)	5,421	5,608
Information and communication	1,563	(18)	(66)	1,581	1,629
Transportation and postal service	11,909	(130)	(1,095)	12,039	13,004
Wholesale and retail trade	38,819	(3,280)	(5,268)	42,099	44,087
Finance and insurance	73,068	(563)	(545)	73,631	73,613
Real estate, goods rental and leasing	70,268	(7,077)	(15,546)	77,345	85,814
Services	37,624	(938)	(3,001)	38,562	40,625
Government and municipal government	16,198	(1,398)	(1,543)	17,596	17,741
Others	2,842,341	63,992	164,120	2,778,349	2,678,221

(2) Breakdown of risk-monitored loans by industry (Non-consolidated)

(Millions of yen)

	As of			As of	As of
	Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2016 (b)	Sep. 30, 2015 (c)
Domestic offices (excluding Japan offshore banking accounts)	33,853	(4,072)	(8,774)	37,925	42,627
Manufacturing	6,735	(777)	(802)	7,512	7,537
Agriculture and forestry	30	(1)	(2)	31	32
Fishery	33	0	0	33	33
Mining, quarrying and gravel	-	-	-	-	-
Construction	1,997	(198)	(84)	2,195	2,081
Utilities	-	(6)	(6)	6	6
Information and communication	129	0	3	129	126
Transportation and postal service	132	(30)	(252)	162	384
Wholesale and retail trade	4,586	(891)	(1,815)	5,477	6,401
Finance and insurance	-	-	-	-	-
Real estate, goods rental and leasing	2,869	(106)	(2,996)	2,975	5,865
Services	2,381	(649)	(1,080)	3,030	3,461
Government and municipal government	-	-	-	-	-
Others	14,955	(1,415)	(1,742)	16,370	16,697

(3) Consumer loans (Non-consolidated)

(Millions of yen)

	As of			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
	Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)		
Consumer loans	2,835,706	63,408	163,127	2,772,298	2,672,579
Housing loans	2,013,414	20,195	62,264	1,993,219	1,951,150
Personal loans	822,291	43,213	100,862	779,078	721,429

(4) The ratio of loans to small- and medium-sized enterprises, etc. (Non-consolidated)

(%)

	As of			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
	Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)		
The ratio of loans to small- and medium-sized enterprises, etc.	96.15	0.22	0.58	95.93	95.57

7. Loan breakdown by domicile of obligors

(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)

(Millions of yen)

		As of			As of Mar. 31, 2016 (b)	As of Sep. 30, 2015 (c)
		Sep. 30, 2016 (a)	(a) - (b)	(a) - (c)		
Deposits	period-end balance	4,097,611	41,129	15,635	4,056,482	4,081,976
	average balance	4,036,319	23,709	68,494	4,012,610	3,967,825
Loans	period-end balance	3,184,679	47,065	126,825	3,137,614	3,057,854
	average balance	3,105,160	101,152	140,381	3,004,008	2,964,779

9. Number of branches (Non-consolidated)

(Branches)

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

IV. Unrealized gains and losses on securities

1. Unrealized gains and losses

Non-consolidated

(Millions of yen)

	As of Sep. 30, 2016				As of Mar. 31, 2016				As of Sep. 30, 2015			
	Fair value	Unrealized gains (losses)		Fair value	Unrealized gains (losses)		Fair value	Unrealized gains (losses)				
		Gains	Losses		Gains	Losses		Gains	Losses			
Other securities	87,768	16,999	19,089	2,090	74,182	22,029	23,748	1,719	71,494	25,474	26,623	1,149
Stocks	42,474	16,897	17,645	747	47,610	22,034	22,343	308	50,177	24,450	24,727	277
Bonds	25,216	178	178	0	6,163	85	87	1	2,901	40	41	0
Others	20,077	(77)	1,265	1,343	20,408	(90)	1,318	1,408	18,415	983	1,854	871

(Note1) Amounts less than one million yen are rounded down.

(Note2) Not measured at fair value, the stocks of subsidiaries and affiliates are not included.

(Note3) Unrealized gains (losses) represent the difference between the fair value as of September 30, 2016 and acquisition costs.

(Note4) Unrealized gains (losses) on held-to-maturity bonds are as shown in the table below.

(Millions of yen)

	As of Sep. 30, 2016				As of Mar. 31, 2016				As of Sep. 30, 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	125,022	138	138	-	145,059	97	102	4	145,100	(120)	4	124

Consolidated

(Millions of yen)

	As of Sep. 30, 2016				As of Mar. 31, 2016				As of Sep. 30, 2015			
	Fair value	Unrealized gains (losses)		Fair value	Unrealized gains (losses)		Fair value	Unrealized gains (losses)				
		Gains	Losses		Gains	Losses		Gains	Losses			
Other securities	89,160	18,169	20,260	2,090	75,580	23,206	24,926	1,719	72,833	26,592	27,741	1,149
Stocks	42,966	17,292	18,040	747	48,081	22,407	22,716	308	50,616	24,792	25,070	277
Bonds	25,216	178	178	0	6,163	85	87	1	2,901	40	41	0
Others	20,977	698	2,041	1,343	21,335	713	2,121	1,408	19,315	1,758	2,629	871

(Note1) Amounts less than one million yen are rounded down.

(Note2) Not measured at fair value, the stocks of subsidiaries and affiliates are not included.

(Note3) Unrealized gains (losses) represent the difference between the fair value as of September 30, 2016 and acquisition costs.

(Note4) Unrealized gains (losses) on held-to-maturity bonds are as shown in the table below.

(Millions of yen)

	As of Sep. 30, 2016				As of Mar. 31, 2016				As of Sep. 30, 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	125,022	138	138	-	145,059	97	102	4	145,100	(120)	4	124

V. Retirement benefits

1. Retirement benefit expenses

Non-consolidated

(Millions of yen)

	For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2015
Service cost	399	337
Interest cost	69	154
Expected returns on plan assets	(388)	(362)
Amortization of unrecognized prior service cost	8	8
Amortization of unrecognized net actuarial gains (losses)	(178)	(434)
Others (non-recurring extra retirement payments)	16	10
Retirement benefit expenses	(72)	(287)

Consolidated

(Millions of yen)

	For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2015
Service cost	418	352
Interest cost	69	154
Expected returns on plan assets	(388)	(362)
Amortization of unrecognized prior service cost	8	8
Amortization of unrecognized net actuarial gains (losses)	(178)	(434)
Others (non-recurring extra retirement payments)	16	10
Retirement benefit expenses	(53)	(271)

(Note) Retirement benefit expenses of subsidiaries adopting a simplified method are included in "Service cost".