

SURUGA bank, Ltd.

Consolidated financial results for the nine months ended December 31, 2016

<under Japanese GAAP>

Stock exchange listings: Tokyo (code: 8358)
 URL: <http://www.surugabank.co.jp>
 Representative: Akihiro Yoneyama, President

(Amounts and percentages are rounded down to the nearest million yen and first decimal places, respectively.)

1. Consolidated financial results for the nine months ended December 31, 2016

(1) Consolidated operating results (% represents the change from the same period in the previous fiscal year)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended						
December 31, 2016	107,978	4.2	44,346	3.5	31,723	12.5
December 31, 2015	103,561	8.2	42,828	11.6	28,188	17.3

(Note) Comprehensive income: (a) Nine months ended December 31, 2016: ¥32,617 million [14.6 %]

(b) Nine months ended December 31, 2015: ¥28,452 million [(4.7) %]

	Net income per share		Net income per share (diluted)	
	yen		yen	
Nine months ended				
December 31, 2016	137.01		136.95	
December 31, 2015	119.26		119.16	

(2) Consolidated financial position

	Total assets	Total net assets	Net assets ratio
	Millions of yen	Millions of yen	%
As of			
December 31, 2016	4,488,803	330,159	7.3
March 31, 2016	4,390,146	302,237	6.8

(Reference) Shareholders' equity: (a) As of December 31, 2016: ¥327,755 million

(b) As of March 31, 2016: ¥300,031 million

(Note) Net assets ratio = {(Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets} × 100

This ratio is not calculated based on the "Capital Adequacy Ratio Notification".

2. Dividends on common stock

	Dividends per share				
	1 st quarter-end	2 nd quarter-end	3 rd quarter-end	Fiscal year-end	Total
Fiscal year	yen				
ended March 31, 2016	—	9.50	—	10.50	20.00
ending March 31, 2017	—	10.00	—		
ending March 31, 2017 (forecast)				10.00	20.00

(Note) Revision of dividends forecasts from the latest announcement: No

3. Consolidated earnings forecasts for the fiscal year ending March 31, 2017

(% represents the change from the previous fiscal year)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Net income per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	yen
Fiscal year ending							
March 31, 2017	141,000	1.1	56,500	0.1	37,200	1.3	160.66

(Note) Revision of earnings forecasts from the latest announcement: No

(Notes)

(1) Changes in significant subsidiaries during the period (changes in specified subsidiaries that caused changes in the scope of consolidation): No

(2) Adoption of any particular accounting methods for quarterly consolidated financial statements: Yes

Note: For details, please refer to “2. Items regarding summary information (Notes), (1) Adoption of any particular accounting methods for quarterly consolidated financial statements” on page 3 of the Appendix.

(3) Changes in accounting policies, changes in accounting estimates and restatements

(A) Changes in accounting policies due to revision of accounting standards: No

(B) Changes in accounting policies due to reasons other than (A): No

(C) Changes in accounting estimates: No

(D) Restatements: No

(4) Number of issued shares (common stock)

(A) Number of issued shares (including treasury shares):	As of Dec. 31, 2016	232,139,248 shares	As of Mar. 31, 2016	232,139,248 shares
(B) Number of treasury shares:	As of Dec. 31, 2016	601,436 shares	As of Mar. 31, 2016	659,080 shares
(C) Average number of shares:	Nine months ended Dec. 31, 2016	231,524,491 shares	Nine months ended Dec. 31, 2015	236,350,136 shares

(Disclosure regarding the execution of the quarterly review process)

This report is outside the scope of the external auditor’s quarterly review procedure which is required by the “Financial Instruments and Exchange Act”. Therefore, the review process of the quarterly financial statements has not been completed as of this disclosure in this report.

(Explanation on appropriate use of forecast and other special items)

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.

(Appendix)

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1. Qualitative information on financial results

(1) Details of operating results

As for the consolidated operating results for the nine months ended December 31, 2016, ordinary income was ¥107.978 billion, up by ¥4.417 billion year-on-year. This was mainly due to an increase in interest income on the back of the rise in interest on loans and discounts. Ordinary expenses increased by ¥2.900 billion year-on-year to ¥63.632 billion, mainly due to an increase in general and administrative expenses.

As a result, ordinary profit increased by ¥1.518 billion year-on-year, to ¥44.346 billion.

Profit attributable to owners of parent increased by ¥3.535 billion year-on-year, to ¥31.723 billion.

(2) Details of financial position

As for the major account balances as of December 31, 2016 on a consolidated basis, loans and bills discounted came in at 3,201.695 billion, up by ¥64,531 billion from March 31, 2016. This was mainly due to an increase in consumer loans (non-consolidated) of ¥95.295 billion.

Securities decreased by ¥56.291 billion from March 31, 2016, to 173.787 billion.

Deposits increased by ¥76.020 billion from March 31, 2016, to 4,125.514 billion, mainly due to the growth in individual deposits of ¥104.409 billion.

(3) Information on forecast information, including earnings forecasts

The earnings forecasts for the fiscal year ending March 31, 2017 remains unchanged from those announced on November 9, 2016.

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.

2. Items regarding summary information (Notes)

(1) Adoption of any particular accounting methods for quarterly consolidated financial statements

(Calculation of income taxes)

Income taxes reported by the company and its subsidiaries are calculated by multiplying income before income taxes for the nine months ended December 31, 2016 with the reasonably estimated effective tax rate after applying tax effect accounting to income before income taxes for the fiscal year ending March 31, 2017, including the current third quarter.

(2) Changes in accounting policies, changes in accounting estimates and restatements

Not applicable.

(3) Additional information

(Application of “Implementation Guidance on Recoverability of Deferred Tax Assets”)

The company has applied “Implementation Guidance on Recoverability of Deferred Tax Assets” (Accounting Standards Board of Japan “ASBJ” Guidance No.26, March 28, 2016), effective from the first quarter of the fiscal year ending March 31, 2017.

(Partial changes to the retirement benefit plan)

On October 1, 2016, the company partially shifted from a defined benefit corporate pension plan to a defined contribution pension plan, and lowered the benefit interest rate assumption. The accounting treatments set forth in “Guidance for Accounting Standard for Transfer between Retirement Benefit Plans” (Accounting Standards Board of Japan (“ASBJ”) Guidance No.1, January 31, 2002) and “Practical Solution on Accounting for Transfer between Retirement Benefit Plans” (ASBJ Practical Issue Task Force (“PITF”) No.2, revised February 7, 2007) have been applied regarding these changes. The financial impact resulted in the booking of an extraordinary income of ¥2.134 billion through the third quarter.

3. Consolidated financial statements

(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2016	As of Dec. 31, 2016
Assets		
Cash and due from banks	897,074	978,699
Call loans and bills bought	3,006	3,409
Trading account securities	50	63
Money held in trust	1,046	1,137
Securities	230,078	173,787
Loans and bills discounted	3,137,164	3,201,695
Foreign exchanges	3,534	2,315
Lease receivables and investment assets	5,531	5,460
Other assets	43,196	50,567
Tangible fixed assets	50,849	51,741
Intangible fixed assets	30,007	28,859
Net defined benefit asset	5,276	7,849
Deferred tax assets	2,120	1,832
Customers' liabilities for acceptances and guarantees	3,476	3,628
Allowance for loan losses	(22,265)	(22,245)
Total assets	4,390,146	4,488,803
Liabilities		
Deposits	4,049,494	4,125,514
Borrowed money	2,085	1,725
Foreign exchanges	13	0
Other liabilities	27,653	23,409
Provision for bonuses	716	11
Provision for directors' bonuses	153	-
Net defined benefit liability	258	271
Provision for directors' retirement benefits	3,248	3,230
Provision for reimbursement of deposits	276	172
Provision for contingent loss	262	236
Deferred tax liabilities	271	441
Acceptances and guarantees	3,476	3,628
Total liabilities	4,087,908	4,158,643
Net assets		
Capital stock	30,043	30,043
Capital surplus	-	5
Retained earnings	253,182	280,159
Treasury shares	(750)	(686)
Total shareholders' equity	282,475	309,521
Valuation difference on available-for-sale securities	16,121	17,700
Deferred gains or losses on hedges	(83)	(171)
Remeasurements of defined benefit plans	1,517	703
Total accumulated other comprehensive income	17,556	18,233
Subscription rights to shares	61	42
Non-controlling interests	2,144	2,362
Total net assets	302,237	330,159
Total liabilities and net assets	4,390,146	4,488,803

(2) Consolidated statements of income and Consolidated statements of comprehensive income
Consolidated statements of income

(Millions of yen)

	For the nine months ended Dec. 31, 2015	For the nine months ended Dec. 31, 2016
Ordinary income	103,561	107,978
Interest income	88,537	93,306
Interest on loans and discounts	84,275	90,313
Interest and dividends on securities	3,415	2,195
Fees and commissions	9,592	10,113
Other ordinary income	3,895	3,311
Other income	1,534	1,247
Ordinary expenses	60,732	63,632
Interest expenses	3,464	3,253
Interest on deposits	3,373	3,092
Fees and commissions payments	10,933	10,430
Other ordinary expenses	2,667	2,739
General and administrative expenses	36,756	39,145
Other expenses	6,911	8,063
Ordinary profit	42,828	44,346
Extraordinary income	9	2,170
Gain on disposal of non-current assets	9	36
Gain on revision of retirement benefit plan	-	2,134
Extraordinary losses	368	273
Loss on disposal of non-current assets	368	273
Profit before income taxes	42,469	46,243
Income taxes	14,090	14,326
Profit	28,378	31,917
Profit attributable to non-controlling interests	190	193
Profit attributable to owners of parent	28,188	31,723

Consolidated statements of comprehensive income

(Millions of yen)

	For the nine months ended Dec. 31, 2015	For the nine months ended Dec. 31, 2016
Profit	28,378	31,917
Other comprehensive income		
Valuation difference on available-for-sale securities	511	1,602
Deferred gains or losses on hedges	(2)	(88)
Remeasurements of defined benefit plans, net of tax	(435)	(814)
Total other comprehensive income	73	700
Comprehensive income	28,452	32,617
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	28,212	32,399
Comprehensive income attributable to non-controlling interests	240	217

(3) Notes on going-concern assumption

Not applicable.

(4) Notes for material changes in shareholders' equity

Not applicable.

Financial Results for the nine months ended December 31, 2016
- Supplementary Information -

(1) Summary of income (Non-consolidated)

	For the nine months ended		(A) - (B)	(Millions of yen) For the fiscal year ended Mar. 31, 2016
	Dec. 31, 2016 (A)	Dec. 31, 2015 (B)		
Gross operating profit	83,430	79,304	4,126	105,332
Net interest income	84,598	80,543	4,055	107,568
Net fees and commissions	(1,368)	(2,078)	710	(2,947)
Net other operating income	201	838	(637)	712
(Gains (losses) on bonds)	(147)	781	(634)	(637)
Core gross operating profit (Note1)	83,283	78,522	4,761	104,695
Expenses	36,109	34,712	1,397	45,929
Personnel expenses	13,892	13,787	105	18,325
Non-personnel expenses	19,140	18,194	946	24,212
Core net operating profit (Note2)	47,174	43,810	3,364	58,765
Provision for general allowance for loan losses (Note3)	(71)	-	(71)	-
Net operating profit	47,393	44,591	2,802	59,403
Non-recurring gains (losses)	(3,966)	(3,147)	(819)	(4,969)
Gains (losses) on stocks	(61)	182	(243)	182
Ordinary profit	43,426	41,443	1,983	54,432
Extraordinary gains (losses)	1,913	(349)	2,262	(461)
Income before income taxes	45,340	41,093	4,247	53,970
Income taxes (Note4)	13,919	13,519	400	18,163
Net income	31,420	27,573	3,847	35,807

				(Millions of yen)
Net credit costs (Note5)	4,061	3,641	420	5,029
Provision for general allowance for loan losses (Note3)	(71)	-	(71)	-
Disposal of non-performing loans	4,132	3,752	380	5,713
Reversal of allowance for loan losses (Note3)	-	110	(110)	684
Recoveries of written-off claims	657	454	203	618
Actual credit costs (Note6)	3,403	3,187	216	4,411

(Note1) Core gross operating profit = Gross operating profit - 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 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 nine months ended December 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) Income taxes for the fiscal year ended March 31, 2016 are the total amount of Income taxes.

(Note5) Net credit costs = Provision for general allowance for loan losses + Disposal of non-performing loans - Reversal of allowance for loan losses

(Note6) Actual credit costs = Net credit costs - Recoveries of written-off claims

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

	As of		(Millions of yen)
	Dec. 31, 2016	Dec. 31, 2015	As of Mar. 31, 2016
Claims against bankrupt and substantially bankrupt obligors	7,482	7,517	7,144
Claims with collection risk	13,670	16,328	15,914
Claims for special attention	12,985	18,230	14,989
Total (Non-performing loans based on the Financial Reconstruction Law)	34,138	42,076	38,047
The ratio of non-performing loans to total claims (Non-performing loans ratio)	1.05 %	1.35 %	1.20 %

(Note1) Total claims = Loans and bills discounted + Foreign exchanges + Accrued interest + Customers' liabilities for acceptances and guarantees + Securities lent + Suspense payment + Privately-placed bonds underwritten and guaranteed by the company ("Claims for special attention" include only "Loans and bills discounted")

(Note2) The figures shown in the table above are based on the claims classification as defined in Article 4 of the "Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions".

(Note3) Relation among classification of obligors, etc.

- (a) "Claims against bankrupt and substantially bankrupt obligors" correspond to the claims against "Effectively bankrupt obligors" or "Bankrupt obligors" under self-assessment.
- (b) "Claims with collection risk" correspond to the claims against "Potentially bankrupt obligors" under self-assessment.
- (c) "Claims for special attention" correspond to the claims which are against "Obligors requiring caution" under self-assessment and classified as "Loans past due 3 months or more" or "Restructured loans".

(3) Capital adequacy ratio (domestic standard)

Non-consolidated

	As of		(Millions of yen)
	Dec. 31, 2016	Dec. 31, 2015	As of Mar. 31, 2016
Capital adequacy ratio	12.76 %	12.16 %	11.56 %
Own capital (Core capital)	307,604	277,889	279,243
Core capital: instruments and reserves	316,887	282,082	287,803
Core capital: regulatory adjustments (-)	9,283	4,192	8,559
Risk-weighted assets	2,410,115	2,284,432	2,415,107
Total required capital	96,404	91,377	96,604

Consolidated

	As of		(Millions of yen)
	Dec. 31, 2016	Dec. 31, 2015	As of Mar. 31, 2016
Capital adequacy ratio	12.93 %	12.29 %	11.67 %
Own capital (Core capital)	315,410	284,563	286,042
Core capital: instruments and reserves	327,070	291,535	297,390
Core capital: regulatory adjustments (-)	11,660	6,972	11,348
Risk-weighted assets	2,439,114	2,314,941	2,449,032
Total required capital	97,564	92,597	97,961

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

(4) Composition of own capital (domestic standard)

(Millions of yen)

	As of December 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	304,718		309,521	
Capital and capital surplus	48,634		30,048	
Retained earnings	256,770		280,159	
Treasury stock (-)	686		686	
Earnings to be distributed (-)	-		-	
Accumulated other comprehensive income included in Core capital	-		281	
Remeasurements of defined benefit plans	-		281	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	42		42	
Adjusted non-controlling interests (amount allowed to be included in Core capital)	-		-	
Reserves included in Core capital: instruments and reserves	12,125		15,335	
General reserve for possible loan losses	12,125		15,335	
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	-		1,889	
Core capital: instruments and reserves (A)	316,887		327,070	
Core capital: regulatory adjustments (2)				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	7,374	11,061	9,470	11,243
Goodwill (including those equivalent)	-	-	1,974	-
Other intangible fixed assets other than goodwill and mortgage servicing rights	7,374	11,061	7,495	11,243
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	1,907	2,860	-	-
Net defined benefit asset	-	-	2,188	3,282
Investments in own shares (excluding those reported in the Net assets)	2	-	2	-
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)	9,283		11,660	
Total capital				
Total capital (A-B) (C)	307,604		315,410	
Risk-weighted assets (3)				
Credit risk-weighted assets	2,208,825		2,209,466	
Total of items included in risk-weighted assets subject to transitional arrangements	21,825		22,672	
Intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	15,870		16,131	
Deferred tax assets (net of related tax liability)	1,851		1,832	
Prepaid pension cost	4,104		-	
Net defined benefit asset	-		4,709	
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)	2,410,115		2,439,114	
Capital adequacy ratio (non-consolidated)				
Capital adequacy ratio (non-consolidated) (C/D)	12.76 %		-	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) (C/D)	-		12.93 %	

(5) Unrealized gains and losses on securities (Non-consolidated)

(Millions of yen)

	As of Dec. 31, 2016				As of Dec. 31, 2015				As of Mar. 31, 2016			
	Fair value	Unrealized gains (losses)		Fair value	Unrealized gains (losses)		Fair value	Unrealized gains (losses)				
		Gains	Losses		Gains	Losses		Gains	Losses			
Other securities	86,540	24,443	25,073	630	80,509	31,255	31,527	271	74,182	22,029	23,748	1,719
Stocks	48,483	22,907	23,300	392	54,797	29,221	29,255	34	47,610	22,034	22,343	308
Bonds	29,434	(59)	68	128	3,788	47	48	0	6,163	85	87	1
Others	8,622	1,595	1,704	109	21,924	1,987	2,223	235	20,408	(90)	1,318	1,408

(Note1) Not measured at fair value, the stocks of subsidiaries and affiliates are not included.

(Note2) Unrealized gains (losses) represent the difference between the fair value as of period-ends and acquisition costs.

(Note3) Unrealized gains (losses) on held-to-maturity bonds are as shown in the table below.

(Millions of yen)

	As of Dec. 31, 2016				As of Dec. 31, 2015				As of Mar. 31, 2016			
	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	75,006	74	74	-	145,080	(43)	9	53	145,059	97	102	4

(6) Individual deposit assets (Non-consolidated)

(Millions of yen)

	As of Dec. 31, 2016 (A)	(A) - (B)	(A - B) / (B)	As of Dec. 31, 2015 (B)	As of Mar. 31, 2016
Individual deposit assets	3,374,549	114,631	3.5 %	3,259,918	3,291,053
Yen deposits	3,183,768	144,877	4.7 %	3,038,891	3,079,581
Investment products	190,780	(30,246)	(13.6) %	221,026	211,472
Foreign currency deposits	6,547	195	3.0 %	6,352	6,326
Public bonds	11,067	(4,539)	(29.0) %	15,606	14,174
Mutual funds	111,210	(12,990)	(10.4) %	124,200	119,479
Individual annuity insurance	47,534	(12,250)	(20.4) %	59,784	56,494
Single premium whole life insurance	14,420	(662)	(4.3) %	15,082	14,997
The ratio of investment products to individual deposit assets	5.6 %		(1.1) %	6.7 %	6.4 %

(7) Deposits and loans (Non-consolidated)

					(Millions of yen)
	As of Dec. 31, 2016 (A)	(A) - (B)	(A - B) / (B)	As of Dec. 31, 2015 (B)	As of Mar. 31, 2016
Deposits (period-end balance)	4,134,368	75,622	1.8 %	4,058,746	4,056,482
Individual deposits	3,190,316	145,072	4.7 %	3,045,244	3,085,907
Loans and bills discounted (period-end balance)	3,201,390	119,162	3.8 %	3,082,228	3,137,614
Consumer loans	2,867,593	145,362	5.3 %	2,722,231	2,772,298
Housing loans	2,027,951	55,635	2.8 %	1,972,316	1,993,219
	For the nine months ended Dec. 31, 2016 (A)	(A) - (B)	(A - B) / (B)	For the nine months ended Dec. 31, 2015 (B)	For the fiscal year ended Mar. 31, 2016
Deposits (average balance)	4,048,985	54,453	1.3 %	3,994,532	4,012,610
Loans and bills discounted (average balance)	3,120,623	135,767	4.5 %	2,984,856	3,004,008

(Billions of yen)

	For the nine months ended Dec. 31, 2016	For the fiscal year ended Mar. 31, 2016
New consumer loans	347.7	465.5

(Reference) Bank agent service for Japan Post Bank

(Billions of yen)

	For the nine months ended Dec. 31, 2016	For the fiscal year ended Mar. 31, 2016
New housing loans	28.3	36.3

(8) Interest margins (Non-consolidated)

Overall

				(%)
	For the nine months ended Dec.31, 2016 (A)	(A) - (B)	For the nine months ended Dec. 31, 2015 (B)	For the fiscal year ended Mar. 31, 2016
Yield on loans and bills discounted	3.61	0.07	3.54	3.56
Yield on deposits	0.10	(0.01)	0.11	0.11
Loan-deposit margin (after deduction of expenses)	2.32	0.04	2.28	2.30
Net interest margin	1.50	0.08	1.42	1.43

Domestic

				(%)
	For the nine months ended Dec. 31, 2016 (A)	(A) - (B)	For the nine months ended Dec. 31, 2015 (B)	For the fiscal year ended Mar. 31, 2016
Yield on loans and bills discounted	3.61	0.06	3.55	3.57
Yield on deposits	0.09	(0.01)	0.10	0.10
Loan-deposit margin (after deduction of expenses)	2.34	0.06	2.28	2.31
Net interest margin	1.54	0.08	1.46	1.47