

**Financial Highlights**  
**For the Year Ended March 31, 2017**



**SAN-IN GODO BANK**

## Table of Contents

Consolidated Balance Sheets.....	1
Consolidated Statements of Income and Comprehensive Income.....	2
Consolidated Statements of Changes in Net Assets.....	3
Consolidated Statements of Cash Flows.....	5
Balance Sheets (summarized, non-consolidated).....	6
Statements of Income (summarized, non-consolidated).....	7
Statements of Changes in Net Assets (summarized, non-consolidated) ...	8
Financial Data (consolidated).....	10
Financial Data (non-consolidated).....	11
Holding Gains and Losses of Securities.....	12
Risk Managed Loans.....	13
Classification of Loans and Bills Discounted by Types of Industry (non-consolidated).....	14
Disclosed Assets Based on the Financial Reconstruction Act (non-consolidated).....	15
Projections for the Year Ending March 31, 2018.....	16

### (Note)

Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts, ratios or any other information presented herein have not been audited.

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2016	As of March 31, 2017
<b>Assets:</b>		
Cash and due from banks	586,531	553,638
Call loans and bills purchased	27,718	36,142
Debt purchased	8,981	9,744
Trading securities	370	224
Money held in trust	6,497	3,996
Securities	1,860,333	1,920,658
Loans and bills discounted	2,589,659	2,798,238
Foreign exchange	5,615	4,317
Lease receivables and investment assets	25,282	25,427
Other assets	30,683	41,852
Tangible fixed assets	38,251	36,746
Intangible fixed assets	2,187	1,901
Deferred tax assets	306	290
Customers' liabilities for acceptances and guarantees	18,113	16,529
Reserve for possible loan losses	(39,870)	(38,109)
Reserve for devaluation of securities	(107)	(127)
<b>Total assets</b>	<b>5,160,556</b>	<b>5,411,472</b>
<b>Liabilities:</b>		
Deposits	3,868,638	3,937,562
Negotiable certificates of deposit	-	7,200
Call money and bills sold	31,550	29,730
Payables under repurchase agreements	-	34,330
Cash collateral received under securities lending	278,390	410,793
Borrowed money	458,117	510,342
Foreign exchange	16	17
Other liabilities	101,041	89,060
Reserve for employees' bonuses	1,054	1,066
Net defined benefit liabilities	12,742	12,522
Reserve for stocks payment	-	99
Reserve for directors' and corporate auditors' retirement benefits	81	89
Reserve for reimbursement of deposits	363	371
Reserve for contingencies	837	840
Reserve under special laws	0	0
Deferred tax liabilities	13,503	5,704
Deferred tax liabilities for land revaluation excess	2,376	2,363
Acceptances and guarantees	18,113	16,529
<b>Total liabilities</b>	<b>4,786,828</b>	<b>5,058,625</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	21,381
Retained earnings	247,413	256,590
Treasury stock	(629)	(851)
<b>Total shareholders' equity</b>	<b>283,006</b>	<b>297,825</b>
Net unrealized gain on other securities	75,089	55,449
Net deferred gain/(loss) on hedging instruments	(43)	36
Land revaluation excess	3,001	2,970
Valuation adjustment of defined benefit plans	(5,944)	(5,194)
<b>Total accumulated other comprehensive income</b>	<b>72,102</b>	<b>53,263</b>
Subscription rights to share	521	470
Non-controlling interests	18,098	1,287
<b>Total net assets</b>	<b>373,728</b>	<b>352,846</b>
<b>Total liabilities and net assets</b>	<b>5,160,556</b>	<b>5,411,472</b>

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income	(Millions of yen)	
	For the year ended March 31, 2016	For the year ended March 31, 2017
<b>Ordinary income:</b>	<b>91,476</b>	<b>93,746</b>
Interest income	62,326	63,202
<i>Interest on loans and bills discounted</i>	33,630	32,723
<i>Interest and dividends on securities</i>	24,798	26,893
Fees and commissions	11,646	10,911
Other operating income	15,489	15,193
Other income	2,014	4,438
<b>Ordinary expenses:</b>	<b>68,990</b>	<b>73,183</b>
Interest expenses	8,219	9,045
<i>Interest on deposits</i>	5,202	5,000
Fees and commissions	3,579	3,823
Other operating expenses	12,365	18,150
General and administrative expenses	40,678	41,230
Other expenses	4,146	933
<b>Ordinary profit</b>	<b>22,486</b>	<b>20,562</b>
Extraordinary gains	41	79
Extraordinary losses	875	275
<b>Income before income taxes</b>	<b>21,651</b>	<b>20,366</b>
<b>Income taxes:</b>	<b>8,252</b>	<b>6,595</b>
<b>current</b>	<b>7,724</b>	<b>6,163</b>
<b>deferred</b>	<b>528</b>	<b>432</b>
<b>Net income :</b>	<b>13,398</b>	<b>13,771</b>
<b>attributable to non-controlling interests</b>	<b>486</b>	<b>371</b>
<b>attributable to owners of the Bank</b>	<b>12,911</b>	<b>13,399</b>

Consolidated Statements of Comprehensive Income	(Millions of yen)	
	For the year ended March 31, 2016	For the year ended March 31, 2017
<b>Net income</b>	<b>13,398</b>	<b>13,771</b>
<b>Other comprehensive income :</b>	<b>10,101</b>	<b>(19,286)</b>
Net unrealized gain on other securities	11,177	(20,117)
Net deferred gain / (loss) on hedging instruments	41	80
Land revaluation excess	125	-
Valuation adjustment of defined benefit plans	(1,242)	750
<b>Comprehensive income :</b>	<b>23,499</b>	<b>(5,514)</b>
attributable to owners of the Bank	22,947	(5,844)
attributable to non-controlling interests	551	329

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2016

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	15,516	237,697	(766)	273,152
Changes during the year					
Dividends from surplus	-	-	(2,151)	-	(2,151)
Net income attributable to owners of the Bank	-	-	12,911	-	12,911
Purchases of treasury stock	-	-	-	(1,464)	(1,464)
Sales of treasury stock	-	-	(28)	324	295
Retirement of treasury stock	-	-	(1,277)	1,277	-
Transfer from land revaluation excess	-	-	263	-	263
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,716	137	9,853
Balance at the end of the year	20,705	15,516	247,413	(629)	283,006

	Accumulated other comprehensive income					Subscription rights to share	Non-controlling interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Valuation adjustment of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the year	63,977	(85)	3,138	(4,701)	62,329	667	17,561	353,710
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(2,151)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	12,911
Purchases of treasury stock	-	-	-	-	-	-	-	(1,464)
Sales of treasury stock	-	-	-	-	-	-	-	295
Retirement of treasury stock	-	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	-	263
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-	-	-	-
Net changes of items other than shareholders' equity	11,112	41	(137)	(1,242)	9,772	(146)	537	10,163
Total changes during the year	11,112	41	(137)	(1,242)	9,772	(146)	537	20,017
Balance at the end of the year	75,089	(43)	3,001	(5,944)	72,102	521	18,098	373,728

For the year ended March 31, 2017

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	15,516	247,413	(629)	283,006
Changes during the year					
Dividends from surplus	-	-	(2,372)	-	(2,372)
Net income attributable to owners of the Bank	-	-	13,399	-	13,399
Purchases of treasury stock	-	-	-	(2,189)	(2,189)
Sales of treasury stock	-	-	(38)	125	86
Retirement of treasury stock	-	-	(1,842)	1,842	-
Transfer from land revaluation excess	-	-	30	-	30
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	5,865	-	-	5,865
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	5,865	9,176	(222)	14,819
Balance at the end of the year	20,705	21,381	256,590	(851)	297,825

	Accumulated other comprehensive income					Subscription rights to share	Non-controlling interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Valuation adjustment of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the year	75,089	(43)	3,001	(5,944)	72,102	521	18,098	373,728
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(2,372)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	13,399
Purchases of treasury stock	-	-	-	-	-	-	-	(2,189)
Sales of treasury stock	-	-	-	-	-	-	-	86
Retirement of treasury stock	-	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	-	30
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-	-	-	5,865
Net changes of items other than shareholders' equity	(19,640)	80	(30)	750	(18,838)	(51)	(16,810)	(35,700)
Total changes during the year	(19,640)	80	(30)	750	(18,838)	(51)	(16,810)	(20,881)
Balance at the end of the year	55,449	36	2,970	(5,194)	53,263	470	1,287	352,846

## The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2016	For the year ended March 31, 2017
<b>Cash flows from operating activities:</b>		
Income before income taxes	21,651	20,366
Depreciation	2,708	2,664
Loss on impairment of fixed assets	725	243
Increase (decrease) in reserve for possible loan losses	2,322	(1,760)
Increase (decrease) in reserve for devaluation of securities	46	20
Increase (decrease) in reserve for employees' bonuses	(7)	11
Increase (decrease) in net defined benefit liabilities	1,147	(219)
Increase (decrease) in reserve for stocks payment	-	99
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(19)	7
Increase (decrease) in reserve for reimbursement of deposits	(22)	7
Increase (decrease) in reserve for contingencies	30	3
Interest and dividend income	(62,326)	(63,202)
Interest expenses	8,219	9,045
(Gain) loss related to securities	(1,591)	2,401
(Gain) loss on money held in trust	18	78
Foreign exchange gain	(167)	(222)
(Gain) loss on disposals of fixed assets	108	(47)
Net (increase) decrease in loans and bills discounted	(162,015)	(208,579)
Net increase (decrease) in deposits	90,873	68,923
Net increase (decrease) in negotiable certificates of deposit	(1,500)	7,200
Net increase (decrease) in borrowed money	120,481	52,224
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	(742)	(1,424)
Net (increase) decrease in call loans	63,000	(9,187)
Net increase (decrease) in call money	26,062	32,510
Net increase (decrease) in cash collateral received under securities lending	121,170	132,403
Net (increase) decrease in foreign exchange assets	(2,460)	1,298
Net increase (decrease) in foreign exchange liabilities	(5)	1
Interest and dividends received	62,833	63,454
Interest paid	(7,866)	(8,657)
Others	12,699	(20,290)
<b>Subtotal</b>	<b>295,375</b>	<b>79,373</b>
Income taxes paid	(9,447)	(8,195)
<b>Net cash provided by (used in) operating activities</b>	<b>285,927</b>	<b>71,178</b>
<b>Cash flows from investing activities:</b>		
Purchases of securities	(242,515)	(323,276)
Proceeds from sales of securities	37,839	119,517
Proceeds from redemption of securities	98,554	111,442
Increase in money held in trust	-	(1,002)
Decrease in money held in trust	483	3,419
Purchases of tangible fixed assets	(1,386)	(845)
Purchases of intangible fixed assets	(572)	(580)
Proceeds from sales of tangible fixed assets	348	805
Proceeds from sales of intangible fixed assets	-	0
<b>Net cash provided by (used in) investing activities</b>	<b>(107,246)</b>	<b>(90,520)</b>
<b>Cash flows from financing activities:</b>		
Purchases of treasury stock	(1,464)	(1,759)
Proceeds from sales of treasury stock	1	0
Dividends paid	(2,151)	(2,372)
Dividends paid to non-controlling interests	(14)	(6)
Additional acquisition of interest in subsidiaries	-	(10,838)
<b>Net cash provided by (used in) financing activities</b>	<b>(3,629)</b>	<b>(14,976)</b>
<b>Effect of changes in exchange rates on cash and cash equivalents</b>	<b>(2)</b>	<b>(0)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>175,049</b>	<b>(34,317)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>409,176</b>	<b>584,225</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>584,225</b>	<b>549,907</b>

## The San-in Godo Bank, Ltd.

### Balance Sheets (summarized, non-consolidated)

(Millions of yen)

	As of March 31, 2016	As of March 31, 2017
<b>Assets:</b>		
Cash and due from banks	584,650	551,352
Call loans	27,718	36,142
Debt purchased	8,057	8,754
Trading securities	370	224
Money held in trust	6,497	3,996
Securities	1,861,544	1,922,061
Loans and bills discounted	2,605,731	2,822,492
Foreign exchange	5,615	4,317
Other assets	15,838	23,123
Tangible fixed assets	36,028	34,445
Intangible fixed assets	2,067	1,805
Prepaid pension cost	5,299	4,288
Customers' liabilities for acceptances and guarantees	18,031	16,456
Reserve for possible loan losses	(39,232)	(37,621)
Reserve for devaluation of securities	(69)	(91)
<b>Total assets</b>	<b>5,138,148</b>	<b>5,391,748</b>
<b>Liabilities:</b>		
Deposits	3,883,269	3,949,161
Negotiable certificates of deposit	-	7,200
Call money	31,550	29,730
Payables under repurchase agreements	-	34,330
Cash collateral received under securities lending	278,390	410,793
Borrowed money	446,457	496,472
Foreign exchange	16	17
Other liabilities	95,400	81,975
Reserve for employees' bonuses	947	970
Reserve for employees' retirement benefits	9,325	9,185
Reserve for stocks payment	-	99
Reserve for reimbursement of deposits	363	371
Reserve for contingencies	837	840
Deferred tax liabilities	15,663	7,536
Deferred tax liabilities for land revaluation excess	2,376	2,363
Acceptances and guarantees	18,031	16,456
<b>Total liabilities</b>	<b>4,782,630</b>	<b>5,047,505</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	241,452	250,615
Treasury stock	(629)	(851)
<b>Total shareholders' equity</b>	<b>277,045</b>	<b>285,985</b>
Net unrealized gain on other securities	74,993	54,778
Net deferred gain/(loss) on hedging instruments	(43)	36
Land revaluation excess	3,001	2,970
<b>Total valuation and translation adjustments</b>	<b>77,951</b>	<b>57,786</b>
Subscription rights to share	521	470
<b>Total net assets</b>	<b>355,518</b>	<b>344,242</b>
<b>Total liabilities and net assets</b>	<b>5,138,148</b>	<b>5,391,748</b>



**The San-in Godo Bank, Ltd.**

**Statements of Income (summarized, non-consolidated)**

(Millions of yen)

	For the year ended March 31, 2016	For the year ended March 31, 2017
<b>Ordinary Income:</b>	<b>77,124</b>	<b>77,898</b>
Interest income	62,639	63,357
<i>Interest on loans and bills discounted</i>	33,774	32,849
<i>Interest and dividends on securities</i>	24,972	26,923
Fees and commissions	11,079	10,220
Other operating income	1,449	575
Other income	1,955	3,744
<b>Ordinary expenses:</b>	<b>55,196</b>	<b>58,448</b>
Interest expenses	8,160	8,995
<i>Interest on deposits</i>	5,205	5,002
Fees and commissions	4,528	4,667
Other operating expenses	214	5,295
General and administrative expenses	38,334	38,649
Other expenses	3,957	840
<b>Ordinary profit</b>	<b>21,927</b>	<b>19,450</b>
<b>Extraordinary gains</b>	<b>41</b>	<b>72</b>
<b>Extraordinary losses</b>	<b>870</b>	<b>274</b>
<b>Income before income taxes</b>	<b>21,098</b>	<b>19,247</b>
<b>Income taxes:</b>	<b>7,838</b>	<b>5,861</b>
<b>current</b>	<b>7,436</b>	<b>5,390</b>
<b>deferred</b>	<b>401</b>	<b>470</b>
<b>Net income</b>	<b>13,260</b>	<b>13,385</b>

**The San-in Godo Bank, Ltd.**

**Statements of Changes in Net Assets (summarized, non-consolidated)**

For the year ended March 31, 2016

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	15,516	231,388	(766)	266,843
Changes during the year					
Dividends from surplus	-	-	(2,151)	-	(2,151)
Net income	-	-	13,260	-	13,260
Purchases of treasury stock	-	-	-	(1,464)	(1,464)
Sales of treasury stock	-	-	(28)	324	295
Retirement of treasury stock	-	-	(1,277)	1,277	-
Transfer from land revaluation excess	-	-	263	-	263
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	10,064	137	10,201
Balance at the end of the year	20,705	15,516	241,452	(629)	277,045

	Valuation and translation adjustments				Subscription rights to share	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments		
Balance at the beginning of the year	63,891	(85)	3,138	66,944	667	334,455
Changes during the year						
Dividends from surplus	-	-	-	-	-	(2,151)
Net income	-	-	-	-	-	13,260
Purchases of treasury stock	-	-	-	-	-	(1,464)
Sales of treasury stock	-	-	-	-	-	295
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	263
Net changes of items other than shareholders' equity	11,102	41	(137)	11,006	(146)	10,860
Total changes during the year	11,102	41	(137)	11,006	(146)	21,062
Balance at the end of the year	74,993	(43)	3,001	77,951	521	355,518

For the year ended March 31, 2017

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	15,516	241,452	(629)	277,045
Changes during the year					
Dividends from surplus	-	-	(2,372)	-	(2,372)
Net income	-	-	13,385	-	13,385
Purchases of treasury stock	-	-	-	(2,189)	(2,189)
Sales of treasury stock	-	-	(38)	125	86
Retirement of treasury stock	-	-	(1,842)	1,842	-
Transfer from land revaluation excess	-	-	30	-	30
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,162	(222)	8,940
Balance at the end of the year	20,705	15,516	250,615	(851)	285,985

	Valuation and translation adjustments				Subscription rights to share	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments		
Balance at the beginning of the year	74,993	(43)	3,001	77,951	521	355,518
Changes during the year						
Dividends from surplus	-	-	-	-	-	(2,372)
Net income	-	-	-	-	-	13,385
Purchases of treasury stock	-	-	-	-	-	(2,189)
Sales of treasury stock	-	-	-	-	-	86
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	30
Net changes of items other than shareholders' equity	(20,215)	80	(30)	(20,164)	(51)	(20,215)
Total changes during the year	(20,215)	80	(30)	(20,164)	(51)	(11,275)
Balance at the end of the year	54,778	36	2,970	57,786	470	344,242

## Financial Data (consolidated)

**Summary of income** (Millions of yen)

	For the year ended March 31, 2016 (B)	For the year ended	
		(A) - (B)	March 31, 2017 (A)
Ordinary profit	22,486	(1,924)	20,562
Net income attributable to owners of the Bank	12,911	488	13,399
Earnings per share - basic (yen)	¥81.08	¥4.19	¥85.27
Credit cost	3,603	(3,831)	(228)

## Summary of financial conditions

	As of March 31, 2016 (B)	As of March 31,	
		(A) - (B)	2017 (A)
Net assets (except for subscription rights to share and non-controlling interests) ratio	6.8%	(0.4%)	6.4%
Capital adequacy ratio (domestic standard)	15.68%	(0.83%)	14.85%
Net assets per share (yen)	¥2,239.19	¥13.34	¥2,252.53

## Financial Data (non-consolidated)

### Summary of income (Millions of yen)

	For the year ended March 31, 2016 (B)	For the year ended March 31, 2017 (A)	
		(A) - (B)	
Net business profit	24,603	(6,320)	18,283
Ordinary profit	21,927	(2,477)	19,450
Net income	13,260	125	13,385
Earnings per share - basic (yen)	¥83.27	¥1.91	¥85.18
Credit cost	3,447	(3,707)	(260)
Gains/(Losses) on bonds	926	(5,967)	(5,041)
Gains/(Losses) on stocks	644	1,377	2,021

### Summary of financial conditions

	As of March 31, 2016 (B)	As of March 31, 2017 (A)	
		(A) - (B)	
Net assets (except for subscription rights to share) ratio	6.9%	(0.6%)	6.3%
Capital adequacy ratio (domestic standard)	14.82%	(0.52%)	14.30%
Net assets per share (yen)	¥2,238.49	(¥32.91)	¥2,205.58

### Dividends per share

(Yen)

	For the year ended March 31, 2016 (B)	For the year ended March 31, 2017 (A)	
		(A) - (B)	
Dividends per share (expected)	¥15.00	¥0.00	¥15.00 *
Mid-year dividend per share	¥4.50	¥0.00	¥4.50
Year-end dividend per share (expected)	¥10.50	¥0.00	¥10.50 *

Year-end dividend of ¥10.50 per share is to be proposed to the general stockholders' meeting which is going to be held on June 22.

## Holding Gains and Losses of Securities

### Holding gains and losses of securities (consolidated) (Millions of yen)

		As of March 31, 2017			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	(207)	(240)	46	254
	Other securities	79,789	(28,713)	86,935	7,145
	Stock	21,590	2,776	23,502	1,911
	Bond	51,369	(19,834)	51,713	344
	Others	6,829	(11,655)	11,719	4,890
	Total	79,581	(28,954)	86,981	7,400

### Holding gains and losses of securities (non-consolidated) (Millions of yen)

		As of March 31, 2017			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	(204)	(235)	46	250
	Stock of subsidiaries	-	-	-	-
	Other securities	78,687	(28,862)	85,833	7,145
	Stock	20,489	2,628	22,401	1,911
	Bond	51,369	(19,834)	51,713	344
	Others	6,829	(11,655)	11,719	4,890
	Total	78,483	(29,098)	85,880	7,396

## Risk Managed Loans

<b>Risk managed loans (consolidated)</b>		<b>(Millions of yen)</b>	
	As of March 31, 2016 (B)	(A) - (B)	As of March 31, 2017 (A)
Risk managed loans (C)	65,696	(7,873)	57,823
Loans to borrowers under bankruptcy proceedings	2,015	(166)	1,849
Non-accrual past due loans	47,177	(3,368)	43,809
Loans past due for three months or more	90	(90)	-
Loans with altered lending conditions	16,413	(4,249)	12,164
Loans and bills discounted (D)	2,589,659	208,579	2,798,238

<b>Ratio of risk managed loans (consolidated)</b>		<b>(%)</b>	
Risk managed loans (C)/(D)	2.53	(0.47)	2.06
Loans to borrowers under bankruptcy proceedings	0.07	(0.01)	0.06
Non-accrual past due loans	1.82	(0.26)	1.56
Loans past due for three months or more	0.00	0.00	-
Loans with altered lending conditions	0.63	(0.20)	0.43

<b>Risk managed loans (non-consolidated)</b>		<b>(Millions of yen)</b>	
	As of March 31, 2016 (B)	(A) - (B)	As of March 31, 2017 (A)
Risk managed loans (E)	65,646	(7,871)	57,775
Loans to borrowers under bankruptcy proceedings	2,015	(166)	1,849
Non-accrual past due loans	47,127	(3,366)	43,761
Loans past due for three months or more	90	(90)	-
Loans with altered lending conditions	16,413	(4,249)	12,164
Loans and bills discounted (F)	2,605,731	216,761	2,822,492

<b>Ratio of risk managed loans (non-consolidated)</b>		<b>(%)</b>	
Risk managed loans (E)/(F)	2.51	(0.47)	2.04
Loans to borrowers under bankruptcy proceedings	0.07	(0.01)	0.06
Non-accrual past due loans	1.80	(0.25)	1.55
Loans past due for three months or more	0.00	0.00	-
Loans with altered lending conditions	0.62	(0.19)	0.43

## Classification of Loans and Bills Discounted by Types of Industry (non-consolidated)

### Loans and bills discounted (Millions of yen)

	As of March 31, 2016 (B)	As of March 31,	
		(A) – (B)	2017 (A)
Domestic loans (Excluding JOM account)	2,605,731	216,761	2,822,492
Manufacturing	360,513	15,123	375,636
Agriculture and forestry	6,332	38	6,370
Fishery	1,945	328	2,273
Mining, quarrying and gravel-digging	1,328	(160)	1,168
Construction	81,811	6,492	88,303
Electric power, gas, heat supply and water supply	51,334	4,754	56,088
Telecommunication	22,208	5,961	28,169
Transportation and postal service	92,348	6,299	98,647
Wholesale and retail	308,374	6,736	315,110
Finance and insurance	115,185	10,079	125,264
Real estate, leasing	337,467	51,772	389,239
Services	276,123	41,263	317,386
Local government	322,490	11,691	334,181
Others	628,268	56,385	684,653

### Risk managed loans (Millions of yen)

	As of March 31, 2016 (B)	As of March 31,	
		(A) – (B)	2017 (A)
Domestic loans (Excluding JOM account)	65,646	(7,871)	57,775
Manufacturing	11,557	330	11,887
Agriculture and forestry	157	(1)	156
Fishery	5	84	89
Mining, quarrying and gravel-digging	-	-	-
Construction	3,871	(583)	3,288
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	256	(160)	96
Transportation and postal service	1,549	(251)	1,298
Wholesale and retail	14,279	(2,863)	11,416
Finance and insurance	4,767	(578)	4,189
Real estate, leasing	6,946	(1,794)	5,152
Services	14,309	(1,618)	12,691
Local government	-	-	-
Others	7,946	(438)	7,508



## Disclosed Assets Based on the Financial Reconstruction Act (non-consolidated)

Disclosed assets (Millions of yen, %)

	As of March 31, 2016 (B)	As of March 31,	
		(A) - (B)	2017(A)
Bankrupt and quasi-bankrupt assets	16,609	(2,013)	14,596
Doubtful assets	33,438	(1,761)	31,677
Substandard loans	16,503	(4,339)	12,164
Subtotal (C)	66,551	(8,114)	58,437
Normal assets	2,597,524	230,738	2,828,262
Total (D)	2,664,076	222,624	2,886,700

(C)/(D)	2.49	(0.47)	2.02
---------	------	--------	------

Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2016 (B)	As of March 31,	
		(A) - (B)	2017(A)
Total (E)=(F)+(G)	53,581	(5,416)	48,165
Collateral and guarantees (F)	30,486	(4,906)	25,580
Bankrupt and quasi-bankrupt assets	6,706	(875)	5,831
Doubtful assets	20,752	(2,780)	17,972
Substandard loans	3,027	(1,250)	1,777
Reserve for possible loan losses (G)	23,094	(510)	22,584
Bankrupt and quasi-bankrupt assets	9,903	(1,138)	8,765
Doubtful assets	9,357	1,489	10,846
Substandard loans	3,834	(861)	2,973

Coverage ratio (E)/(C)	80.51	1.91	82.42
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	90.04	0.93	90.97
Substandard loans	41.57	(2.53)	39.04

Ratio of reserve (G)/((C)-(F))	64.03	4.70	68.73
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	73.75	5.39	79.14
Substandard loans	28.45	0.17	28.62

## Projections for the Year Ending March 31, 2018

### Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2017 (B)	For the year ending March 31, 2018 (A)	
		(A) - (B)	
Ordinary income	93,746	(2,646)	91,100
Ordinary profit	20,562	(1,162)	19,400
Net income attributable to owners of the Bank	13,399	(99)	13,300
Earnings per share - basic (Yen)	¥85.27	¥0.06	¥85.33

	For the six months ended September 30, 2016 (B)	For the six months ending September 30, 2017 (A)	
		(A) - (B)	
Ordinary income	45,182	218	45,400
Ordinary profit	11,380	(2,180)	9,200
Net income attributable to owners of the Bank	7,318	(1,118)	6,200
Earnings per share - basic (Yen)	¥46.26	(¥6.49)	¥39.77

### Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2017 (B)	For the year ending March 31, 2018 (A)	
		(A) - (B)	
Ordinary income	77,898	(2,598)	75,300
Net business profit	18,283	3,717	22,000
Ordinary profit	19,450	(250)	19,200
Net income	13,385	(85)	13,300
Earnings per share - basic (Yen)	¥85.18	¥0.15	¥85.33

	For the six months ended September 30, 2016 (B)	For the six months ending September 30, 2017 (A)	
		(A) - (B)	
Ordinary income	37,029	671	37,700
Net business profit	11,589	(989)	10,600
Ordinary profit	10,689	(1,389)	9,300
Net income	7,435	(1,035)	6,400
Earnings per share - basic (Yen)	¥47.00	(¥5.94)	¥41.06

### Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2017 (B)	For the year ending March 31, 2018 (A)	
		(A) - (B)	
Expected credit costs	(260)	1,760	1,500

	For the six months ended September 30, 2016 (B)	For the six months ending September 30, 2017 (A)	
		(A) - (B)	
Expected credit costs	277	423	700

### Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2017 (B)	For the year ending March 31, 2018 (A)	
		(A) - (B)	
Dividend per share	¥15.00	¥11.00	¥26.00
Mid-year dividend per share	¥4.50	¥2.50	¥7.00
Year-end dividend per share	¥10.50	¥8.50	¥19.00