

Financial Highlights
For the Year Ended March 31, 2015



SAN-IN GODO BANK

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(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, 2014	As of March 31, 2015
Assets:		
Cash and due from banks	293,170	410,740
Call loans and bills purchased	150,934	91,595
Debt purchased	8,149	8,104
Trading securities	275	529
Money held in trust	5,008	7,000
Securities	1,632,431	1,756,928
Loans and bills discounted	2,306,006	2,427,644
Foreign exchange	3,329	3,154
Lease receivables and investment assets	26,235	25,012
Other assets	27,047	28,135
Tangible fixed assets	40,895	39,457
Intangible fixed assets	3,068	2,567
Deferred tax assets	469	348
Customers' liabilities for acceptances and guarantees	19,230	18,421
Reserve for possible loan losses	(37,436)	(37,547)
Reserve for devaluation of securities	(78)	(61)
Total assets	4,478,739	4,782,030
Liabilities:		
Deposits	3,687,357	3,777,765
Negotiable certificates of deposit	20,500	1,500
Call money and bills sold	9,124	5,487
Cash collateral received under securities lending	140,321	157,220
Borrowed money	185,738	337,635
Foreign exchange	19	21
Other liabilities	75,118	103,234
Reserve for employees' bonuses	1,071	1,061
Net defined benefit liabilities	11,852	11,594
Reserve for directors' and corporate auditors' retirement benefits	87	101
Reserve for reimbursement of deposits	387	386
Reserve for contingencies	857	806
Deferred tax liabilities	1,716	10,455
Deferred tax liabilities for land revaluation excess	3,073	2,627
Acceptances and guarantees	19,230	18,421
Total liabilities	4,156,457	4,428,319
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	230,087	237,697
Treasury stock	(756)	(766)
Total shareholders' equity	265,552	273,152
Net unrealized gain on other securities	40,417	63,977
Net deferred gain/(loss) on hedging instruments	(8)	(85)
Land revaluation excess	3,186	3,138
Valuation adjustment of defined benefit plans	(4,138)	(4,701)
Total accumulated other comprehensive income	39,456	62,329
Subscription rights to share	546	667
Minority interests	16,726	17,561
Total net assets	322,281	353,710
Total liabilities and net assets	4,478,739	4,782,030

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, 2014	For the year ended March 31, 2015
Ordinary income:	87,244	90,733
Interest income	60,442	60,986
<i>Interest on loans and bills discounted</i>	35,010	34,341
<i>Interest and dividends on securities</i>	22,532	23,116
Fees and commissions	10,815	11,575
Other operating income	15,154	15,543
Other income	832	2,628
Ordinary expenses:	67,263	67,606
Interest expenses	6,688	7,245
<i>Interest on deposits</i>	4,929	5,068
Fees and commissions	3,209	3,366
Other operating expenses	11,939	12,565
General and administrative expenses	40,805	40,159
Other expenses	4,620	4,269
Ordinary profit	19,981	23,126
Extraordinary gains	2	25
Extraordinary losses	171	863
Income before income taxes and minority interests	19,812	22,288
Income taxes:	7,914	9,487
current	4,559	7,820
deferred	3,355	1,666
Income before provision for minority interests	11,898	12,801
Minority interests in net income	722	639
Net income	11,175	12,161

Consolidated Statements of Comprehensive Income	(Millions of yen)	
	For the year ended March 31, 2014	For the year ended March 31, 2015
Income before provision for minority interests	11,898	12,801
Other comprehensive income :	(5,112)	23,396
Net unrealized gain on other securities	(5,117)	23,765
Net deferred gain / (loss) on hedging instruments	4	(76)
Land revaluation excess	-	271
Valuation adjustment of defined benefit plans	-	(563)
Comprehensive income :	6,785	36,197
Attributable to common shareholders of the Bank	5,975	35,353
Attributable to minority interests	809	843

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

Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2014

(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	221,905	(848)	257,278
Changes during the year					
Dividends from surplus	-	-	(1,618)	-	(1,618)
Net income	-	-	11,175	-	11,175
Purchases of treasury stock	-	-	-	(1,442)	(1,442)
Sales of treasury stock	-	8	-	134	142
Retirement of treasury stock	-	(8)	(1,392)	1,400	-
Transfer from land revaluation excess	-	-	17	-	17
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	8,181	92	8,273
Balance at the end of the year	20,705	15,516	230,087	(756)	265,552

	Accumulated other comprehensive income					Subscription rights to share	Minority 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	45,621	(12)	3,203	-	48,812	533	15,924	322,548
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(1,618)
Net income	-	-	-	-	-	-	-	11,175
Purchases of treasury stock	-	-	-	-	-	-	-	(1,442)
Sales of treasury stock	-	-	-	-	-	-	-	142
Retirement of treasury stock	-	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	-	17
Net changes of items other than shareholders' equity	(5,204)	4	(17)	(4,138)	(9,355)	12	801	(8,541)
Total changes during the year	(5,204)	4	(17)	(4,138)	(9,355)	12	801	(267)
Balance at the end of the year	40,417	(8)	3,186	(4,138)	39,456	546	16,726	322,281

For the year ended March 31, 2015

(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	230,087	(756)	265,552
Cumulative effect of changes in accounting policies	-	-	(2,095)	-	(2,095)
Restated balance	20,705	15,516	227,991	(756)	263,456
Changes during the year					
Dividends from surplus	-	-	(1,763)	-	(1,763)
Net income	-	-	12,161	-	12,161
Purchases of treasury stock	-	-	-	(1,061)	(1,061)
Sales of treasury stock	-	-	(3)	44	40
Retirement of treasury stock	-	-	(1,008)	1,008	-
Transfer from land revaluation excess	-	-	319	-	319
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,705	(9)	9,695
Balance at the end of the year	20,705	15,516	237,697	(766)	273,152

	Accumulated other comprehensive income					Subscription rights to share	Minority 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	40,417	(8)	3,186	(4,138)	39,456	546	16,726	322,281
Cumulative effect of changes in accounting policies	-	-	-	-	-	-	-	(2,095)
Restated balance	40,417	(8)	3,186	(4,138)	39,456	546	16,726	320,186
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(1,763)
Net income	-	-	-	-	-	-	-	12,161
Purchases of treasury stock	-	-	-	-	-	-	-	(1,061)
Sales of treasury stock	-	-	-	-	-	-	-	40
Retirement of treasury stock	-	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	-	319
Net changes of items other than shareholders' equity	23,560	(76)	(47)	(563)	22,872	121	835	23,828
Total changes during the year	23,560	(76)	(47)	(563)	22,872	121	835	33,524
Balance at the end of the year	63,977	(85)	3,138	(4,701)	62,329	667	17,561	353,710

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

Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Cash flows from operating activities:		
Income before income taxes and minority interests	19,812	22,288
Depreciation	2,808	2,768
Loss on impairment of fixed assets	131	847
Increase (decrease) in reserve for possible loan losses	(3,406)	110
Increase (decrease) in reserve for devaluation of securities	(14)	(17)
Increase (decrease) in reserve for employees' bonuses	(4)	(9)
Increase (decrease) in reserve for employees' retirement benefits	(9,071)	-
Increase (decrease) in net defined benefit liabilities	5,448	(3,499)
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(15)	13
Increase (decrease) in reserve for reimbursement of deposits	53	(1)
Increase (decrease) in reserve for contingencies	96	(50)
Interest and dividend income	(60,442)	(60,986)
Interest expenses	6,688	7,245
(Gain) loss related to securities	(762)	(2,277)
(Gain) loss on money held in trust	110	(129)
Foreign exchange gain	(381)	(388)
(Gain) loss on disposals of fixed assets	37	(8)
Net (increase) decrease in loans and bills discounted	(27,716)	(121,638)
Net increase (decrease) in deposits	77,867	90,408
Net increase (decrease) in negotiable certificates of deposit	19,300	(19,000)
Net increase (decrease) in borrowed money	60,444	151,897
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	(4,501)	20,021
Net (increase) decrease in call loans	(85,053)	59,383
Net increase (decrease) in call money	(2,207)	(3,636)
Net increase (decrease) in cash collateral received under securities lending	78,986	16,898
Net (increase) decrease in foreign exchange assets	(595)	174
Net increase (decrease) in foreign exchange liabilities	(15)	1
Interest and dividends received	61,834	61,655
Interest paid	(7,152)	(7,664)
Others	(5,421)	(351)
Subtotal	126,858	214,054
Income taxes paid	(7,903)	(3,318)
Net cash provided by (used in) operating activities	118,954	210,736
Cash flows from investing activities:		
Purchases of securities	(302,206)	(361,123)
Proceeds from sales of securities	55,932	146,817
Proceeds from redemption of securities	213,849	147,289
Increase in money held in trust	(2,519)	(1,991)
Decrease in money held in trust	2,399	-
Purchases of tangible fixed assets	(647)	(1,046)
Purchases of intangible fixed assets	(319)	(497)
Proceeds from sales of tangible fixed assets	90	226
Proceeds from sales of intangible fixed assets	-	0
Net cash provided by (used in) investing activities	(33,419)	(70,324)
Cash flows from financing activities:		
Dividends paid	(1,618)	(1,763)
Dividends paid to minority shareholders	(7)	(8)
Purchases of treasury stock	(1,442)	(1,061)
Proceeds from sales of treasury stock	14	8
Net cash provided by (used in) financing activities	(3,054)	(2,826)
Effect of changes in exchange rates on cash and cash equivalents	2	5
Net increase (decrease) in cash and cash equivalents	82,482	137,590
Cash and cash equivalents at the beginning of the year	189,102	271,585
Cash and cash equivalents at the end of the year	271,585	409,176

The San-in Godo Bank, Ltd.

Balance Sheets (summarized, non-consolidated)

(Millions of yen)

	As of March 31, 2014	As of March 31, 2015
Assets:		
Cash and due from banks	291,599	409,568
Call loans	150,934	91,595
Debt purchased	7,093	7,141
Trading securities	275	529
Money held in trust	5,008	7,000
Securities	1,628,989	1,757,342
Loans and bills discounted	2,318,491	2,442,621
Foreign exchange	3,329	3,154
Other assets	15,409	15,096
Tangible fixed assets	38,871	37,421
Intangible fixed assets	3,010	2,518
Prepaid pension cost	3,118	5,139
Customers' liabilities for acceptances and guarantees	19,117	18,319
Reserve for possible loan losses	(36,321)	(36,804)
Reserve for devaluation of securities	(68)	(26)
Total assets	4,448,860	4,760,617
Liabilities:		
Deposits	3,697,340	3,793,064
Negotiable certificates of deposit	20,500	1,500
Call money	9,124	5,487
Cash collateral received under securities lending	140,321	157,220
Borrowed money	171,498	325,295
Foreign exchange	19	21
Other liabilities	69,658	98,476
Reserve for employees' bonuses	972	963
Reserve for employees' retirement benefits	8,417	9,650
Reserve for reimbursement of deposits	387	386
Reserve for contingencies	857	806
Deferred tax liabilities	3,827	12,341
Deferred tax liabilities for land revaluation excess	3,073	2,627
Acceptances and guarantees	19,117	18,319
Total liabilities	4,145,117	4,426,161
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	224,186	231,388
Treasury stock	(756)	(766)
Total shareholders' equity	259,651	266,843
Net unrealized gain on other securities	40,366	63,891
Net deferred gain/(loss) on hedging instruments	(8)	(85)
Land revaluation excess	3,186	3,138
Total valuation and translation adjustments	43,544	66,944
Subscription rights to share	546	667
Total net assets	303,742	334,455
Total liabilities and net assets	4,448,860	4,760,617

The San-in Godo Bank, Ltd.

Statements of Income (summarized, non-consolidated)

(Millions of yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Ordinary Income:	72,976	76,453
Interest income	60,602	61,103
<i>Interest on loans and bills discounted</i>	<i>35,142</i>	<i>34,472</i>
<i>Interest and dividends on securities</i>	<i>22,564</i>	<i>23,109</i>
Fees and commissions	10,159	10,947
Other operating income	1,424	1,857
Other income	790	2,545
Ordinary expenses:	54,468	55,080
Interest expenses	6,583	7,163
<i>Interest on deposits</i>	<i>4,931</i>	<i>5,071</i>
Fees and commissions	4,231	4,361
Other operating expenses	259	892
General and administrative expenses	39,079	38,348
Other expenses	4,315	4,315
Ordinary profit	18,507	21,373
Extraordinary gains	2	25
Extraordinary losses	169	862
Income before income taxes	18,340	20,536
Income taxes:	7,363	8,782
current	4,096	7,312
deferred	3,267	1,470
Net income	10,977	11,753

The San-in Godo Bank, Ltd.

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

For the year ended March 31, 2014

(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	216,203	(848)	251,576
Changes during the year					
Dividends from surplus	-	-	(1,618)	-	(1,618)
Net income	-	-	10,977	-	10,977
Purchases of treasury stock	-	-	-	(1,442)	(1,442)
Sales of treasury stock	-	8	-	134	142
Retirement of treasury stock	-	(8)	(1,392)	1,400	-
Transfer from land revaluation excess	-	-	17	-	17
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	7,983	92	8,075
Balance at the end of the year	20,705	15,516	224,186	(756)	259,651

	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	45,586	(12)	3,203	48,777	533	300,887
Changes during the year						
Dividends from surplus	-	-	-	-	-	(1,618)
Net income	-	-	-	-	-	10,977
Purchases of treasury stock	-	-	-	-	-	(1,442)
Sales of treasury stock	-	-	-	-	-	142
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	17
Net changes of items other than shareholders' equity	(5,220)	4	(17)	(5,232)	12	(5,220)
Total changes during the year	(5,220)	4	(17)	(5,232)	12	2,855
Balance at the end of the year	40,366	(8)	3,186	43,544	546	303,742

For the year ended March 31, 2015

(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	224,186	(756)	259,651
Cumulative effect of changes in accounting policies	-	-	(2,095)	-	(2,095)
Restated balance	20,705	15,516	222,091	(756)	257,556
Changes during the year					
Dividends from surplus	-	-	(1,763)	-	(1,763)
Net income	-	-	11,753	-	11,753
Purchases of treasury stock	-	-	-	(1,061)	(1,061)
Sales of treasury stock	-	-	(3)	44	40
Retirement of treasury stock	-	-	(1,008)	1,008	-
Transfer from land revaluation excess	-	-	319	-	319
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,296	(9)	9,287
Balance at the end of the year	20,705	15,516	231,388	(766)	266,843

	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	40,366	(8)	3,186	43,544	546	303,742
Cumulative effect of changes in accounting policies	-	-	-	-	-	(2,095)
Restated balance	40,366	(8)	3,186	43,544	546	301,647
Changes during the year						
Dividends from surplus	-	-	-	-	-	(1,763)
Net income	-	-	-	-	-	11,753
Purchases of treasury stock	-	-	-	-	-	(1,061)
Sales of treasury stock	-	-	-	-	-	40
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	319
Net changes of items other than shareholders' equity	23,524	(76)	(47)	23,400	121	23,521
Total changes during the year	23,524	(76)	(47)	23,400	121	32,808
Balance at the end of the year	63,891	(85)	3,138	66,944	667	334,455

Financial Data (consolidated)

Summary of income (Millions of yen)

	For the year ended March 31, 2014 (B)	For the year ended March 31, 2015 (A)	(A) - (B)
Ordinary profit	19,981	23,126	3,145
Net income	11,175	12,161	986
Earnings per share - basic (yen)	¥69.21	¥76.00	¥6.79
Credit cost	4,193	4,081	(112)

Summary of financial conditions (Millions of yen)

	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)
Net assets (except for subscription rights to share and minority interests) ratio	6.8%	7.0%	0.2%
Capital adequacy ratio (domestic standard)	17.26%	15.71%	(1.55%)
Net assets per share (yen)	¥1,896.27	¥2,103.82	¥207.55
Holding gain on other securities (C)	62,601	94,527	31,926
Tax effect (D)	21,911	30,071	8,160
Minority interests (E)	272	477	205
Net holding gain on other securities (C)-(D)-(E)	40,417	63,977	23,560

Financial Data (non-consolidated)

Summary of income			(Millions of yen)
	For the year ended March 31, 2014 (B)	For the year ended March 31, 2015 (A)	(A) - (B)
Net business profit	22,728	20,078	(2,650)
Ordinary profit	18,507	21,373	2,866
Net income	10,977	11,753	776
Earnings per share - basic (yen)	¥67.98	¥73.45	¥5.47
Credit cost	3,915	4,193	278
Gains/(Losses) on bonds	657	576	(81)
Gains/(Losses) on stocks	131	1,705	1,574

Summary of financial conditions			(Millions of yen)
	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)
Net assets (except for subscription rights to share) ratio	6.8%	7.0%	0.2%
Capital adequacy ratio (domestic standard)	16.24%	14.68%	(1.56%)
Net assets per share (yen)	¥1,885.00	¥2,093.19	¥208.19
Holding gain on other securities (C)	62,097	93,673	31,576
Tax effect (D)	21,731	29,782	8,051
Net holding gain on other securities (C)-(D)	40,366	63,891	23,525

Interest margins			(%)
	For the year ended March 31, 2014 (B)	For the year ended March 31, 2015 (A)	(A) - (B)
Yield on loans and bills discounted (E)	1.55	1.47	(0.08)
Yield on deposits and NCDs (F)	0.13	0.13	0.00
Expense ratio (G)	1.06	1.01	(0.05)
Cost of deposits and NCDs (H)=(F)+(G)	1.20	1.14	(0.06)
Net interest margin on loans and bills discounted (E)-(H)	0.35	0.33	(0.02)
Yield on securities	1.42	1.43	0.01
Yield on interest-earning assets (I)	1.49	1.41	(0.08)
Total funding cost (J)	1.16	1.08	(0.08)
Net interest margin (I)-(J)	0.33	0.33	0.00

Dividends per share			(Yen)
	For the year ended March 31, 2014 (B)	For the year ended March 31, 2015 (A)	(A) - (B)
Dividends per share (expected)	¥11.00	¥13.00 *	¥2.00
Mid-year dividend per share	¥4.00	¥4.00	¥0.00
Year-end dividend per share (expected)	¥7.00	¥9.00 *	¥2.00

Year-end dividend of ¥9.00 per share is to be proposed to the general stockholders' meeting which is going to be held on June 24.

Holding Gains and Losses of Securities

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

		As of March 31, 2015			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	(85)	9	28	113
	Other securities	94,527	31,926	95,003	475
	Stock	22,839	10,497	23,078	239
	Bond	52,239	4,476	52,315	75
	Others	19,448	16,953	19,609	161
	Total	94,441	31,935	95,031	589
	Stock	22,839	10,497	23,078	239
	Bond	52,154	4,485	52,343	189
	Others	19,448	16,953	19,609	161

Net holding gain on other securities, net of applicable taxes and minority interests, is ¥63,977 million.

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

		As of March 31, 2015			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	(87)	10	26	113
	Stock of subsidiaries	-	-	-	-
	Other securities	93,673	31,576	94,149	475
	Stock	21,985	10,147	22,224	239
	Bond	52,239	4,476	52,315	75
	Others	19,448	16,953	19,609	161
	Total	93,586	31,586	94,175	589
	Stock	21,985	10,147	22,224	239
	Bond	52,152	4,486	52,341	189
	Others	19,448	16,953	19,609	161

Net holding gain on other securities, net of applicable taxes, is ¥63,891 million.

Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)		
	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)	
Risk managed loans (C)	78,607	66,493	(12,114)	
Loans to borrowers under bankruptcy proceedings	4,146	2,355	(1,791)	
Non-accrual past due loans	59,837	49,297	(10,540)	
Loans past due for three months or more	-	78	78	
Loans with altered lending conditions	14,623	14,762	139	
Loans and bills discounted (D)	2,306,006	2,427,644	121,638	

Ratio of risk managed loans (consolidated)		(%)		
	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)	
Risk managed loans (C)/(D)	3.40	2.73	(0.67)	
Loans to borrowers under bankruptcy proceedings	0.17	0.09	(0.08)	
Non-accrual past due loans	2.59	2.03	(0.56)	
Loans past due for three months or more	-	0.00	0.00	
Loans with altered lending conditions	0.63	0.60	(0.03)	

Risk managed loans (non-consolidated)		(Millions of yen)		
	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)	
Risk managed loans (E)	78,509	66,442	(12,067)	
Loans to borrowers under bankruptcy proceedings	4,146	2,355	(1,791)	
Non-accrual past due loans	59,738	49,245	(10,493)	
Loans past due for three months or more	-	78	78	
Loans with altered lending conditions	14,623	14,762	139	
Loans and bills discounted (F)	2,318,491	2,442,621	124,130	

Ratio of risk managed loans (non-consolidated)		(%)		
	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)	
Risk managed loans (E)/(F)	3.38	2.72	(0.66)	
Loans to borrowers under bankruptcy proceedings	0.17	0.09	(0.08)	
Non-accrual past due loans	2.57	2.01	(0.56)	
Loans past due for three months or more	-	0.00	0.00	
Loans with altered lending conditions	0.63	0.60	(0.03)	

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

Loans and bills discounted (Millions of yen)

	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) – (B)
Domestic loans (Excluding JOM account)	2,318,491	2,442,621	124,130
Manufacturing	340,177	343,962	3,785
Agriculture and forestry	4,725	5,970	1,245
Fishery	1,122	1,637	515
Mining, quarrying and gravel-digging	1,580	1,524	(56)
Construction	80,997	84,849	3,852
Electric power, gas, heat supply and water supply	45,209	50,992	5,783
Telecommunication	22,551	24,257	1,706
Transportation and postal service	65,676	77,617	11,941
Wholesale and retail	275,531	296,735	21,204
Finance and insurance	96,966	99,829	2,863
Real estate, leasing	296,492	311,123	14,631
Services	271,366	272,789	1,423
Local government	301,030	313,446	12,416
Others	515,063	557,883	42,820

Risk managed loans (Millions of yen)

	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) – (B)
Domestic loans (Excluding JOM account)	78,509	66,442	(12,067)
Manufacturing	16,683	12,511	(4,172)
Agriculture and forestry	147	166	19
Fishery	7	5	(2)
Mining, quarrying and gravel-digging	11	-	(11)
Construction	5,290	4,593	(697)
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	182	90	(92)
Transportation and postal service	1,536	1,446	(90)
Wholesale and retail	15,059	13,746	(1,313)
Finance and insurance	3,069	4,772	1,703
Real estate, leasing	10,741	8,024	(2,717)
Services	16,293	13,094	(3,199)
Local government	-	-	-
Others	9,486	7,990	(1,496)

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

Disclosed assets (Millions of yen, %)

	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	21,287	16,768	(4,519)
Doubtful assets	43,968	35,802	(8,166)
Substandard loans	14,623	14,841	218
Subtotal (C)	79,879	67,412	(12,467)
Normal assets	2,287,426	2,426,790	139,364
Total (D)	2,367,306	2,494,203	126,897

(C)/(D)	3.37	2.70	(0.67)
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) - (B)
Total (E)=(F)+(G)	64,638	54,513	(10,125)
Collateral and guarantees (F)	39,756	33,113	(6,643)
Bankrupt and quasi-bankrupt assets	9,439	7,130	(2,309)
Doubtful assets	26,852	22,798	(4,054)
Substandard loans	3,464	3,184	(280)
Reserve for possible loan losses (G)	24,882	21,399	(3,483)
Bankrupt and quasi-bankrupt assets	11,848	9,637	(2,211)
Doubtful assets	9,333	7,814	(1,519)
Substandard loans	3,701	3,947	246

Coverage ratio (E)/(C)	80.92	80.86	(0.06)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	82.30	85.50	3.20
Substandard loans	48.99	48.04	(0.95)

Ratio of reserve (G)/((C)-(F))	62.01	62.39	0.38
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	54.53	60.09	5.56
Substandard loans	33.16	33.85	0.69

Projections for the Year Ending March 31, 2016

Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2015 (B)	For the year ending March 31, 2016 (A)	(A) - (B)
Ordinary income	90,733	88,600	(2,133)
Ordinary profit	23,126	20,400	(2,726)
Net income	12,161	12,800	639
Earnings per share - basic (Yen)	¥76.00	¥80.26	¥4.26

	For the six months ended September 30, 2014 (B)	For the six months ending September 30, 2015 (A)	(A) - (B)
Ordinary income	45,651	43,900	(1,751)
Ordinary profit	9,692	9,800	108
Net income	5,867	6,100	233
Earnings per share - basic (Yen)	¥36.54	¥38.25	¥1.71

Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2015 (B)	For the year ending March 31, 2016 (A)	(A) - (B)
Ordinary income	76,453	74,100	(2,353)
Net business profit	20,078	23,400	3,322
Ordinary profit	21,373	18,800	(2,573)
Net income	11,753	12,600	847
Earnings per share - basic (Yen)	¥73.45	¥79.01	¥5.56

	For the six months ended September 30, 2014 (B)	For the six months ending September 30, 2015 (A)	(A) - (B)
Ordinary income	38,650	36,900	(1,750)
Net business profit	9,337	11,200	1,863
Ordinary profit	8,832	9,000	168
Net income	5,605	6,000	395
Earnings per share - basic (Yen)	¥34.91	¥37.62	¥2.71

Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2015 (B)	For the year ending March 31, 2016 (A)	(A) - (B)
Expected credit costs	4,193	4,000	(193)

	For the six months ended September 30, 2014 (B)	For the six months ending September 30, 2015 (A)	(A) - (B)
Expected credit costs	4,368	2,000	(2,368)

Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2015 (B)	For the year ending March 31, 2016 (A)	(A) - (B)
Dividend per share	¥13.00	¥14.00	¥1.00
Mid-year dividend per share	¥4.00	¥4.50	¥0.50
Year-end dividend per share	¥9.00	¥9.50	¥0.50