

**Financial Highlights**  
**For the Year Ended March 31, 2016**



**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, 2015	As of March 31, 2016
<b>Assets:</b>		
Cash and due from banks	410,740	586,531
Call loans and bills purchased	91,595	27,718
Debt purchased	8,104	8,981
Trading securities	529	370
Money held in trust	7,000	6,497
Securities	1,756,928	1,860,333
Loans and bills discounted	2,427,644	2,589,659
Foreign exchange	3,154	5,615
Lease receivables and investment assets	25,012	25,282
Other assets	28,135	30,683
Tangible fixed assets	39,457	38,251
Intangible fixed assets	2,567	2,187
Deferred tax assets	348	306
Customers' liabilities for acceptances and guarantees	18,421	18,113
Reserve for possible loan losses	(37,547)	(39,870)
Reserve for devaluation of securities	(61)	(107)
<b>Total assets</b>	<b>4,782,030</b>	<b>5,160,556</b>
<b>Liabilities:</b>		
Deposits	3,777,765	3,868,638
Negotiable certificates of deposit	1,500	-
Call money and bills sold	5,487	31,550
Cash collateral received under securities lending	157,220	278,390
Borrowed money	337,635	458,117
Foreign exchange	21	16
Other liabilities	103,234	101,041
Reserve for employees' bonuses	1,061	1,054
Net defined benefit liabilities	11,594	12,742
Reserve for directors' and corporate auditors' retirement benefits	101	81
Reserve for reimbursement of deposits	386	363
Reserve for contingencies	806	837
Reserve under special laws	-	0
Deferred tax liabilities	10,455	13,503
Deferred tax liabilities for land revaluation excess	2,627	2,376
Acceptances and guarantees	18,421	18,113
<b>Total liabilities</b>	<b>4,428,319</b>	<b>4,786,828</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	237,697	247,413
Treasury stock	(766)	(629)
<b>Total shareholders' equity</b>	<b>273,152</b>	<b>283,006</b>
Net unrealized gain on other securities	63,977	75,089
Net deferred gain/(loss) on hedging instruments	(85)	(43)
Land revaluation excess	3,138	3,001
Valuation adjustment of defined benefit plans	(4,701)	(5,944)
<b>Total accumulated other comprehensive income</b>	<b>62,329</b>	<b>72,102</b>
Subscription rights to share	667	521
Non-controlling interests	17,561	18,098
<b>Total net assets</b>	<b>353,710</b>	<b>373,728</b>
<b>Total liabilities and net assets</b>	<b>4,782,030</b>	<b>5,160,556</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, 2015	For the year ended March 31, 2016
<b>Ordinary income:</b>	<b>90,733</b>	<b>91,476</b>
Interest income	60,986	62,326
<i>Interest on loans and bills discounted</i>	34,341	33,630
<i>Interest and dividends on securities</i>	23,116	24,798
Fees and commissions	11,575	11,646
Other operating income	15,543	15,489
Other income	2,628	2,014
<b>Ordinary expenses:</b>	<b>67,606</b>	<b>68,990</b>
Interest expenses	7,245	8,219
<i>Interest on deposits</i>	5,068	5,202
Fees and commissions	3,366	3,579
Other operating expenses	12,565	12,365
General and administrative expenses	40,159	40,678
Other expenses	4,269	4,146
<b>Ordinary profit</b>	<b>23,126</b>	<b>22,486</b>
Extraordinary gains	25	41
Extraordinary losses	863	875
<b>Income before income taxes</b>	<b>22,288</b>	<b>21,651</b>
<b>Income taxes:</b>	<b>9,487</b>	<b>8,252</b>
current	7,820	7,724
deferred	1,666	528
<b>Net income :</b>	<b>12,801</b>	<b>13,398</b>
attributable to non-controlling interests	639	486
attributable to owners of the Bank	12,161	12,911

Consolidated Statements of Comprehensive Income	(Millions of yen)	
	For the year ended March 31, 2015	For the year ended March 31, 2016
<b>Net income</b>	<b>12,801</b>	<b>13,398</b>
<b>Other comprehensive income :</b>	<b>23,396</b>	<b>10,101</b>
Net unrealized gain on other securities	23,765	11,177
Net deferred gain / (loss) on hedging instruments	(76)	41
Land revaluation excess	271	125
Valuation adjustment of defined benefit plans	(563)	(1,242)
<b>Comprehensive income :</b>	<b>36,197</b>	<b>23,499</b>
attributable to owners of the Bank	35,353	22,947
attributable to non-controlling interests	843	551

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

**Consolidated Statements of Changes in Net Assets**

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
<b>Changes during the year</b>					
Dividends from surplus	-	-	(1,763)	-	(1,763)
Net income attributable to owners of the Bank	-	-	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	-	-	-	-	-
<b>Total changes during the year</b>	<b>-</b>	<b>-</b>	<b>9,705</b>	<b>(9)</b>	<b>9,695</b>
Balance at the end of the year	20,705	15,516	237,697	(766)	273,152

	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	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
<b>Changes during the year</b>								
Dividends from surplus	-	-	-	-	-	-	-	(1,763)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	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
<b>Total changes during the year</b>	<b>23,560</b>	<b>(76)</b>	<b>(47)</b>	<b>(563)</b>	<b>22,872</b>	<b>121</b>	<b>835</b>	<b>33,524</b>
Balance at the end of the year	63,977	(85)	3,138	(4,701)	62,329	667	17,561	353,710

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
Cumulative effect of changes in accounting policies	-	-	-	-	-
Restated balance	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
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
Cumulative effect of changes in accounting policies	-	-	-	-	-	-	-	-
Restated balance	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
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

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

### Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2015	For the year ended March 31, 2016
<b>Cash flows from operating activities:</b>		
Income before income taxes	22,288	21,651
Depreciation	2,768	2,708
Loss on impairment of fixed assets	847	725
Increase (decrease) in reserve for possible loan losses	110	2,322
Increase (decrease) in reserve for devaluation of securities	(17)	46
Increase (decrease) in reserve for employees' bonuses	(9)	(7)
Increase (decrease) in net defined benefit liabilities	(3,499)	1,147
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	13	(19)
Increase (decrease) in reserve for reimbursement of deposits	(1)	(22)
Increase (decrease) in reserve for contingencies	(50)	30
Interest and dividend income	(60,986)	(62,326)
Interest expenses	7,245	8,219
(Gain) loss related to securities	(2,277)	(1,591)
(Gain) loss on money held in trust	(129)	18
Foreign exchange gain	(388)	(167)
(Gain) loss on disposals of fixed assets	(8)	108
Net (increase) decrease in loans and bills discounted	(121,638)	(162,015)
Net increase (decrease) in deposits	90,408	90,873
Net increase (decrease) in negotiable certificates of deposit	(19,000)	(1,500)
Net increase (decrease) in borrowed money	151,897	120,481
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	20,021	(742)
Net (increase) decrease in call loans	59,383	63,000
Net increase (decrease) in call money	(3,636)	26,062
Net increase (decrease) in cash collateral received under securities lending	16,898	121,170
Net (increase) decrease in foreign exchange assets	174	(2,460)
Net increase (decrease) in foreign exchange liabilities	1	(5)
Interest and dividends received	61,655	62,833
Interest paid	(7,664)	(7,866)
Others	(351)	12,699
<b>Subtotal</b>	<b>214,054</b>	<b>295,375</b>
Income taxes paid	(3,318)	(9,447)
<b>Net cash provided by (used in) operating activities</b>	<b>210,736</b>	<b>285,927</b>
<b>Cash flows from investing activities:</b>		
Purchases of securities	(361,123)	(242,515)
Proceeds from sales of securities	146,817	37,839
Proceeds from redemption of securities	147,289	98,554
Increase in money held in trust	(1,991)	-
Decrease in money held in trust	-	483
Purchases of tangible fixed assets	(1,046)	(1,386)
Purchases of intangible fixed assets	(497)	(572)
Proceeds from sales of tangible fixed assets	226	348
Proceeds from sales of intangible fixed assets	0	-
<b>Net cash provided by (used in) investing activities</b>	<b>(70,324)</b>	<b>(107,246)</b>
<b>Cash flows from financing activities:</b>		
Purchases of treasury stock	(1,061)	(1,464)
Proceeds from sales of treasury stock	8	1
Dividends paid	(1,763)	(2,151)
Dividends paid to non-controlling interests	(8)	(14)
<b>Net cash provided by (used in) financing activities</b>	<b>(2,826)</b>	<b>(3,629)</b>
<b>Effect of changes in exchange rates on cash and cash equivalents</b>	<b>5</b>	<b>(2)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>137,590</b>	<b>175,049</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>271,585</b>	<b>409,176</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>409,176</b>	<b>584,225</b>

## The San-in Godo Bank, Ltd.

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

(Millions of yen)

	As of March 31, 2015	As of March 31, 2016
<b>Assets:</b>		
Cash and due from banks	409,568	584,650
Call loans	91,595	27,718
Debt purchased	7,141	8,057
Trading securities	529	370
Money held in trust	7,000	6,497
Securities	1,757,342	1,861,544
Loans and bills discounted	2,442,621	2,605,731
Foreign exchange	3,154	5,615
Other assets	15,096	15,838
Tangible fixed assets	37,421	36,028
Intangible fixed assets	2,518	2,067
Prepaid pension cost	5,139	5,299
Customers' liabilities for acceptances and guarantees	18,319	18,031
Reserve for possible loan losses	(36,804)	(39,232)
Reserve for devaluation of securities	(26)	(69)
<b>Total assets</b>	<b>4,760,617</b>	<b>5,138,148</b>
<b>Liabilities:</b>		
Deposits	3,793,064	3,883,269
Negotiable certificates of deposit	1,500	-
Call money	5,487	31,550
Cash collateral received under securities lending	157,220	278,390
Borrowed money	325,295	446,457
Foreign exchange	21	16
Other liabilities	98,476	95,400
Reserve for employees' bonuses	963	947
Reserve for employees' retirement benefits	9,650	9,325
Reserve for reimbursement of deposits	386	363
Reserve for contingencies	806	837
Deferred tax liabilities	12,341	15,663
Deferred tax liabilities for land revaluation excess	2,627	2,376
Acceptances and guarantees	18,319	18,031
<b>Total liabilities</b>	<b>4,426,161</b>	<b>4,782,630</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	231,388	241,452
Treasury stock	(766)	(629)
<b>Total shareholders' equity</b>	<b>266,843</b>	<b>277,045</b>
Net unrealized gain on other securities	63,891	74,993
Net deferred gain/(loss) on hedging instruments	(85)	(43)
Land revaluation excess	3,138	3,001
<b>Total valuation and translation adjustments</b>	<b>66,944</b>	<b>77,951</b>
Subscription rights to share	667	521
<b>Total net assets</b>	<b>334,455</b>	<b>355,518</b>
<b>Total liabilities and net assets</b>	<b>4,760,617</b>	<b>5,138,148</b>



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

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

(Millions of yen)

	For the year ended March 31, 2015	For the year ended March 31, 2016
<b>Ordinary Income:</b>	<b>76,453</b>	<b>77,124</b>
Interest income	61,103	62,639
<i>Interest on loans and bills discounted</i>	<i>34,472</i>	<i>33,774</i>
<i>Interest and dividends on securities</i>	<i>23,109</i>	<i>24,972</i>
Fees and commissions	10,947	11,079
Other operating income	1,857	1,449
Other income	2,545	1,955
<b>Ordinary expenses:</b>	<b>55,080</b>	<b>55,196</b>
Interest expenses	7,163	8,160
<i>Interest on deposits</i>	<i>5,071</i>	<i>5,205</i>
Fees and commissions	4,361	4,528
Other operating expenses	892	214
General and administrative expenses	38,348	38,334
Other expenses	4,315	3,957
<b>Ordinary profit</b>	<b>21,373</b>	<b>21,927</b>
<b>Extraordinary gains</b>	<b>25</b>	<b>41</b>
<b>Extraordinary losses</b>	<b>862</b>	<b>870</b>
<b>Income before income taxes</b>	<b>20,536</b>	<b>21,098</b>
<b>Income taxes:</b>	<b>8,782</b>	<b>7,838</b>
<b>current</b>	<b>7,312</b>	<b>7,436</b>
<b>deferred</b>	<b>1,470</b>	<b>401</b>
<b>Net income</b>	<b>11,753</b>	<b>13,260</b>

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

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

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

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
Cumulative effect of changes in accounting policies	-	-	-	-	-
Restated balance	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
Cumulative effect of changes in accounting policies	-	-	-	-	-	-
Restated balance	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

## Financial Data (consolidated)

### Summary of income (Millions of yen)

	For the year ended March 31, 2015 (B)	For the year ended March 31, 2016 (A)	(A) - (B)
Ordinary profit	23,126	22,486	(640)
Net income attributable to owners of the Bank	12,161	12,911	750
Earnings per share - basic (yen)	¥76.00	¥81.08	¥5.08
Credit cost	4,081	3,603	(478)

### Summary of financial conditions (Millions of yen)

	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)
Net assets (except for subscription rights to share and non-controlling interests) ratio	7.0%	6.8%	(0.2%)
Capital adequacy ratio (domestic standard)	15.71%	15.68%	(0.03%)
Net assets per share (yen)	¥2,103.82	¥2,239.19	¥135.37
Holding gain on other securities (C)	94,527	108,502	13,975
Tax effect (D)	30,071	32,870	2,799
Non-controlling interests (E)	477	542	65
Net holding gain on other securities (C)-(D)-(E)	63,977	75,089	11,112

## Financial Data (non-consolidated)

Summary of income			(Millions of yen)
	For the year ended March 31, 2015 (B)	For the year ended March 31, 2016 (A)	(A) - (B)
Net business profit	20,078	24,603	4,525
Ordinary profit	21,373	21,927	554
Net income	11,753	13,260	1,507
Earnings per share - basic (yen)	¥73.45	¥83.27	¥9.82
Credit cost	4,193	3,447	(746)
Gains/(Losses) on bonds	576	926	350
Gains/(Losses) on stocks	1,705	644	(1,061)

Summary of financial conditions			(Millions of yen)
	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)
Net assets (except for subscription rights to share) ratio	7.0%	6.9%	(0.1%)
Capital adequacy ratio (domestic standard)	14.68%	14.82%	0.14%
Net assets per share (yen)	¥2,093.19	¥2,238.49	¥145.30
Holding gain on other securities (C)	93,673	107,549	13,876
Tax effect (D)	29,782	32,555	2,773
Net holding gain on other securities (C)-(D)	63,891	74,993	11,102

Interest margins			(%)
	For the year ended March 31, 2015 (B)	For the year ended March 31, 2016 (A)	(A) - (B)
Yield on loans and bills discounted (E)	1.47	1.37	(0.10)
Yield on deposits and NCDs (F)	0.13	0.13	0.00
Expense ratio (G)	1.01	0.98	(0.03)
Cost of deposits and NCDs (H)=(F)+(G)	1.14	1.12	(0.02)
Net interest margin on loans and bills discounted (E)-(H)	0.33	0.25	(0.08)
Yield on securities	1.43	1.43	0.00
Yield on interest-earning assets (I)	1.41	1.34	(0.07)
Total funding cost (J)	1.08	1.01	(0.07)
Net interest margin (I)-(J)	0.33	0.33	0.00

Dividends per share			(Yen)
	For the year ended March 31, 2015 (B)	For the year ended March 31, 2016 (A)	(A) - (B)
Dividends per share (expected)	¥13.00	¥15.00 *	¥2.00
Mid-year dividend per share	¥4.00	¥4.50	¥0.50
Year-end dividend per share (expected)	¥9.00	¥10.50 *	¥1.50

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 23.

## Holding Gains and Losses of Securities

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

		As of March 31, 2016			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	33	118	94	60
	Other securities	108,502	13,975	111,725	3,223
	Stock	18,814	(4,025)	20,096	1,281
	Bond	71,203	18,964	71,218	15
	Others	18,484	(964)	20,410	1,926
	Total	108,535	14,094	111,820	3,284
	Stock	18,814	(4,025)	20,096	1,281
	Bond	71,236	19,082	71,313	76
	Others	18,484	(964)	20,410	1,926

Net holding gain on other securities, net of applicable taxes and non-controlling interests, is ¥75,089 million.

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

		As of March 31, 2016			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	31	118	92	60
	Stock of subsidiaries	-	-	-	-
	Other securities	107,549	13,876	110,770	3,221
	Stock	17,861	(4,124)	19,141	1,279
	Bond	71,203	18,964	71,218	15
	Others	18,484	(964)	20,410	1,926
	Total	107,581	13,995	110,863	3,282
	Stock	17,861	(4,124)	19,141	1,279
	Bond	71,234	19,082	71,311	76
	Others	18,484	(964)	20,410	1,926

Net holding gain on other securities, net of applicable taxes, is ¥74,993 million.

## Risk Managed Loans

<b>Risk managed loans (consolidated)</b>		(Millions of yen)		
	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)	
Risk managed loans (C)	66,493	65,696	(797)	
Loans to borrowers under bankruptcy proceedings	2,355	2,015	(340)	
Non-accrual past due loans	49,297	47,177	(2,120)	
Loans past due for three months or more	78	90	12	
Loans with altered lending conditions	14,762	16,413	1,651	
Loans and bills discounted (D)	2,427,644	2,589,659	162,015	

<b>Ratio of risk managed loans (consolidated)</b>		(%)		
	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)	
Risk managed loans (C)/(D)	2.73	2.53	(0.20)	
Loans to borrowers under bankruptcy proceedings	0.09	0.07	(0.02)	
Non-accrual past due loans	2.03	1.82	(0.21)	
Loans past due for three months or more	0.00	0.00	0.00	
Loans with altered lending conditions	0.60	0.63	0.03	

<b>Risk managed loans (non-consolidated)</b>		(Millions of yen)		
	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)	
Risk managed loans (E)	66,442	65,646	(796)	
Loans to borrowers under bankruptcy proceedings	2,355	2,015	(340)	
Non-accrual past due loans	49,245	47,127	(2,118)	
Loans past due for three months or more	78	90	12	
Loans with altered lending conditions	14,762	16,413	1,651	
Loans and bills discounted (F)	2,442,621	2,605,731	163,110	

<b>Ratio of risk managed loans (non-consolidated)</b>		(%)		
	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)	
Risk managed loans (E)/(F)	2.72	2.51	(0.21)	
Loans to borrowers under bankruptcy proceedings	0.09	0.07	(0.02)	
Non-accrual past due loans	2.01	1.80	(0.21)	
Loans past due for three months or more	0.00	0.00	0.00	
Loans with altered lending conditions	0.60	0.62	0.02	

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

Loans and bills discounted (Millions of yen)

	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) – (B)
Domestic loans (Excluding JOM account)	2,442,621	2,605,731	163,110
Manufacturing	343,962	360,513	16,551
Agriculture and forestry	5,970	6,332	362
Fishery	1,637	1,945	308
Mining, quarrying and gravel-digging	1,524	1,328	(196)
Construction	84,849	81,811	(3,038)
Electric power, gas, heat supply and water supply	50,992	51,334	342
Telecommunication	24,257	22,208	(2,049)
Transportation and postal service	77,617	92,348	14,731
Wholesale and retail	296,735	308,374	11,639
Finance and insurance	99,829	115,185	15,356
Real estate, leasing	311,123	337,467	26,344
Services	272,789	276,123	3,334
Local government	313,446	322,490	9,044
Others	557,883	628,268	70,385

Risk managed loans (Millions of yen)

	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) – (B)
Domestic loans (Excluding JOM account)	66,442	65,646	(796)
Manufacturing	12,511	11,557	(954)
Agriculture and forestry	166	157	(9)
Fishery	5	5	0
Mining, quarrying and gravel-digging	-	-	-
Construction	4,593	3,871	(722)
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	90	256	166
Transportation and postal service	1,446	1,549	103
Wholesale and retail	13,746	14,279	533
Finance and insurance	4,772	4,767	(5)
Real estate, leasing	8,024	6,946	(1,078)
Services	13,094	14,309	1,215
Local government	-	-	-
Others	7,990	7,946	(44)



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

Disclosed assets (Millions of yen, %)

	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	16,768	16,609	(159)
Doubtful assets	35,802	33,438	(2,364)
Substandard loans	14,841	16,503	1,662
Subtotal (C)	67,412	66,551	(861)
Normal assets	2,426,790	2,597,524	170,734
Total (D)	2,494,203	2,664,076	169,873

(C)/(D)	2.70	2.49	(0.21)
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2015 (B)	As of March 31, 2016 (A)	(A) - (B)
Total (E)=(F)+(G)	54,513	53,581	(932)
Collateral and guarantees (F)	33,113	30,486	(2,627)
Bankrupt and quasi-bankrupt assets	7,130	6,706	(424)
Doubtful assets	22,798	20,752	(2,046)
Substandard loans	3,184	3,027	(157)
Reserve for possible loan losses (G)	21,399	23,094	1,695
Bankrupt and quasi-bankrupt assets	9,637	9,903	266
Doubtful assets	7,814	9,357	1,543
Substandard loans	3,947	3,834	(113)

Coverage ratio (E)/(C)	80.86	80.51	(0.35)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	85.50	90.04	4.54
Substandard loans	48.04	41.57	(6.47)

Ratio of reserve (G)/((C)-(F))	62.39	64.03	1.64
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	60.09	73.75	13.66
Substandard loans	33.85	28.45	(5.40)

## Projections for the Year Ending March 31, 2017

### Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2016 (B)	For the year ending March 31, 2017 (A)	(A) - (B)
Ordinary income	91,476	92,200	724
Ordinary profit	22,486	20,500	(1,986)
Net income attributable to owners of the Bank	12,911	13,300	389
Earnings per share - basic (Yen)	¥81.08	¥83.86	¥2.78

	For the six months ended September 30, 2015 (B)	For the six months ending September 30, 2016 (A)	(A) - (B)
Ordinary income	45,662	45,800	138
Ordinary profit	10,031	10,000	(31)
Net income attributable to owners of the Bank	6,193	6,300	107
Earnings per share - basic (Yen)	¥38.83	¥39.72	¥0.89

### Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2016 (B)	For the year ending March 31, 2017 (A)	(A) - (B)
Ordinary income	77,124	77,200	76
Net business profit	24,603	24,200	(403)
Ordinary profit	21,927	19,700	(2,227)
Net income	13,260	13,300	40
Earnings per share - basic (Yen)	¥83.27	¥83.86	¥0.59

	For the six months ended September 30, 2015 (B)	For the six months ending September 30, 2016 (A)	(A) - (B)
Ordinary income	38,741	38,300	(441)
Net business profit	12,075	11,500	(575)
Ordinary profit	10,003	9,600	(403)
Net income	6,537	6,300	(237)
Earnings per share - basic (Yen)	¥40.99	¥39.72	(¥1.27)

### Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2016 (B)	For the year ending March 31, 2017 (A)	(A) - (B)
Expected credit costs	3,447	3,500	53

	For the six months ended September 30, 2015 (B)	For the six months ending September 30, 2016 (A)	(A) - (B)
Expected credit costs	2,416	1,500	(916)

### Expected dividend (non-consolidated)

(Yen)

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