

Financial Highlights
For the Six Months Ended September 30, 2015



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
Balance Sheets (summarized, non-consolidated).....	5
Statements of Income (non-consolidated).....	6
Statements of Changes in Net Assets (summarized, non-consolidated).....	7
Financial Data (consolidated).....	9
Financial Data (non-consolidated).....	10
Holding Gains and Losses of Securities.....	11
Risk Managed Loans.....	12
Classification of Loans and Bills Discounted by Types of Industry (non-consolidated)	13
Disclosed Assets Based on the Financial Reconstruction Act (non-consolidated)	14
Projections for the Year Ending March 31, 2016.....	15

(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 September 30, 2015
Assets:		
Cash and due from banks	410,740	439,522
Call loans and bills purchased	91,595	82,971
Debt purchased	8,104	8,232
Trading securities	529	502
Money held in trust	7,000	6,956
Securities	1,756,928	1,812,644
Loans and bills discounted	2,427,644	2,463,758
Foreign exchange	3,154	2,956
Lease receivables and investment assets	25,012	25,176
Other assets	28,135	32,080
Tangible fixed assets	39,457	39,135
Intangible fixed assets	2,567	2,218
Net defined benefit assets	-	284
Deferred tax assets	348	321
Customers' liabilities for acceptances and guarantees	18,421	17,551
Reserve for possible loan losses	(37,547)	(39,852)
Reserve for devaluation of securities	(61)	(104)
Total assets	4,782,030	4,894,355
Liabilities:		
Deposits	3,777,765	3,774,856
Negotiable certificates of deposit	1,500	-
Call money and bills sold	5,487	28,177
Cash collateral received under securities lending	157,220	186,969
Borrowed money	337,635	464,513
Foreign exchange	21	2
Other liabilities	103,234	46,957
Reserve for employees' bonuses	1,061	1,038
Net defined benefit liabilities	11,594	10,349
Reserve for directors' and corporate auditors' retirement benefits	101	76
Reserve for reimbursement of deposits	386	356
Reserve for contingencies	806	775
Deferred tax liabilities	10,455	8,207
Deferred tax liabilities for land revaluation excess	2,627	2,602
Acceptances and guarantees	18,421	17,551
Total liabilities	4,428,319	4,542,434
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	237,697	242,478
Treasury stock	(766)	(1,222)
Total shareholders' equity	273,152	277,476
Net unrealized gain on other securities	63,977	57,329
Net deferred gain/(loss) on hedging instruments	(85)	27
Land revaluation excess	3,138	3,087
Valuation adjustment of defined benefit plans	(4,701)	(4,272)
Total accumulated other comprehensive income	62,329	56,172
Subscription rights to share	667	449
Non-controlling interests	17,561	17,822
Total net assets	353,710	351,921
Total liabilities and net assets	4,782,030	4,894,355

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 six months ended September 30, 2014	For the six months ended September 30, 2015
Ordinary income:	45,651	45,662
Interest income	30,281	30,894
<i>Interest on loans and bills discounted</i>	17,201	16,787
<i>Interest and dividends on securities</i>	11,409	12,174
Fees and commissions	5,932	6,117
Other operating income	8,369	7,181
Other income	1,066	1,469
Ordinary expenses:	35,958	35,631
Interest expenses	3,479	3,905
<i>Interest on deposits</i>	2,466	2,489
Fees and commissions	1,665	1,771
Other operating expenses	5,855	6,318
General and administrative expenses	20,610	20,634
Other expenses	4,347	3,001
Ordinary profit	9,692	10,031
Extraordinary gains	3	0
Extraordinary losses	232	267
Income before income taxes	9,464	9,763
Income taxes:	3,397	3,318
current	4,792	3,457
deferred	(1,394)	(139)
Net income :	6,066	6,445
attributable to non-controlling interests	199	252
attributable to owners of the Bank	5,867	6,193

Consolidated Statements of Comprehensive Income

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Net income	6,066	6,445
Other comprehensive income :	6,606	(6,082)
Net unrealized gain on other securities	6,229	(6,625)
Net deferred gain/(loss) on hedging instruments	12	113
Valuation adjustment of defined benefit plans	363	429
Comprehensive income :	12,673	363
attributable to owners of the Bank	12,403	87
attributable to non-controlling interests	269	275

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

Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2014

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total
Balance at the beginning of the period	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 period					
Dividends from surplus	-	-	(1,125)	-	(1,125)
Net income attributable to owners of the Bank	-	-	5,867	-	5,867
Purchases of treasury stock	-	-	-	(1,036)	(1,036)
Sales of treasury stock	-	-	(4)	43	38
Transfer from land revaluation excess	-	-	27	-	27
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	4,765	(993)	3,771
Balance at the end of the period	20,705	15,516	232,756	(1,750)	267,228

	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			
Balance at the beginning of the period	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 period								
Dividends from surplus	-	-	-	-	-	-	-	(1,125)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	5,867
Purchases of treasury stock	-	-	-	-	-	-	-	(1,036)
Sales of treasury stock	-	-	-	-	-	-	-	38
Transfer from land revaluation excess	-	-	-	-	-	-	-	27
Net changes of items other than shareholders' equity	6,159	12	(27)	363	6,508	42	260	6,812
Total changes during the period	6,159	12	(27)	363	6,508	42	260	10,583
Balance at the end of the period	46,576	4	3,159	(3,774)	45,965	589	16,986	330,769

For the six months ended September 30, 2015

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total
Balance at the beginning of the period	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 period					
Dividends from surplus	-	-	(1,435)	-	(1,435)
Net income attributable to owners of the Bank	-	-	6,193	-	6,193
Purchases of treasury stock	-	-	-	(780)	(780)
Sales of treasury stock	-	-	(28)	323	295
Transfer from land revaluation excess	-	-	51	-	51
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	4,780	(456)	4,324
Balance at the end of the period	20,705	15,516	242,478	(1,222)	277,476

	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			
Balance at the beginning of the period	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 period								
Dividends from surplus	-	-	-	-	-	-	-	(1,435)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	6,193
Purchases of treasury stock	-	-	-	-	-	-	-	(780)
Sales of treasury stock	-	-	-	-	-	-	-	295
Transfer from land revaluation excess	-	-	-	-	-	-	-	51
Net changes of items other than shareholders' equity	(6,648)	113	(51)	429	(6,156)	(218)	261	(6,113)
Total changes during the period	(6,648)	113	(51)	429	(6,156)	(218)	261	(1,789)
Balance at the end of the period	57,329	27	3,087	(4,272)	56,172	449	17,822	351,921

After the balance sheet date, mid-year dividend of ¥4.5 per share is to be paid to the shareholders as of September 30, 2015.

The San-in Godo Bank, Ltd.

Balance Sheets (summarized, non-consolidated)

(Millions of yen)

	As of March 31, 2015	As of September 30, 2015
Assets:		
Cash and due from banks	409,568	438,397
Call loans	91,595	82,971
Debt purchased	7,141	7,384
Trading securities	529	502
Money held in trust	7,000	6,956
Securities	1,757,342	1,813,611
Loans and bills discounted	2,442,621	2,478,321
Foreign exchange	3,154	2,956
Other assets	15,096	19,011
Tangible fixed assets	37,421	37,050
Intangible fixed assets	2,518	2,173
Prepaid pension cost	5,139	5,773
Customers' liabilities for acceptances and guarantees	18,319	17,465
Reserve for possible loan losses	(36,804)	(39,103)
Reserve for devaluation of securities	(26)	(62)
Total assets	4,760,617	4,873,411
Liabilities:		
Deposits	3,793,064	3,789,426
Negotiable certificates of deposit	1,500	-
Call money	5,487	28,177
Cash collateral received under securities lending	157,220	186,969
Borrowed money	325,295	452,778
Foreign exchange	21	2
Other liabilities	98,476	42,312
Reserve for employees' bonuses	963	927
Reserve for employees' retirement benefits	9,650	9,385
Reserve for reimbursement of deposits	386	356
Reserve for contingencies	806	775
Deferred tax liabilities	12,341	9,915
Deferred tax liabilities for land revaluation excess	2,627	2,602
Acceptances and guarantees	18,319	17,465
Total liabilities	4,426,161	4,541,093
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	231,388	236,513
Treasury stock	(766)	(1,222)
Total shareholders' equity	266,843	271,512
Net unrealized gain on other securities	63,891	57,240
Net deferred gain/(loss) on hedging instruments	(85)	27
Land revaluation excess	3,138	3,087
Total valuation and translation adjustments	66,944	60,355
Subscription rights to share	667	449
Total net assets	334,455	332,317
Total liabilities and net assets	4,760,617	4,873,411

The San-in Godo Bank, Ltd.
Statements of Income (non-consolidated)

(Millions of yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Ordinary income:	38,650	38,741
Interest income	30,413	31,153
<i>Interest on loans and bills discounted</i>	17,266	16,856
<i>Interest and dividends on securities</i>	11,478	12,368
Fees and commissions	5,591	5,774
Other operating income	1,591	353
Other income	1,053	1,460
Ordinary expenses:	29,818	28,738
Interest expenses	3,435	3,872
<i>Interest on deposits</i>	2,467	2,491
Fees and commissions	2,167	2,245
Other operating expenses	133	275
General and administrative expenses	19,682	19,503
Other expenses	4,399	2,841
Ordinary profit	8,832	10,003
Extraordinary gains	3	0
Extraordinary losses	231	266
Income before income taxes	8,604	9,736
Income taxes:	2,998	3,199
current	4,520	3,325
deferred	(1,522)	(126)
Net income	5,605	6,537

The San-in Godo Bank, Ltd.

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

For the six months ended September 30, 2014

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total
Balance at the beginning of the period	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 period					
Dividends from surplus	-	-	(1,125)	-	(1,125)
Net income	-	-	5,605	-	5,605
Purchases of treasury stock	-	-	-	(1,036)	(1,036)
Sales of treasury stock	-	-	(4)	43	38
Transfer from land revaluation excess	-	-	27	-	27
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	4,503	(993)	3,509
Balance at the end of the period	20,705	15,516	226,594	(1,750)	261,065

	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		
Balance at the beginning of the period	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 period						
Dividends from surplus	-	-	-	-	-	(1,125)
Net income	-	-	-	-	-	5,605
Purchases of treasury stock	-	-	-	-	-	(1,036)
Sales of treasury stock	-	-	-	-	-	38
Transfer from land revaluation excess	-	-	-	-	-	27
Net changes of items other than shareholders' equity	6,148	12	(27)	6,133	42	6,176
Total changes during the period	6,148	12	(27)	6,133	42	9,685
Balance at the end of the period	46,514	4	3,159	49,678	589	311,333

For the six months ended September 30, 2015

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total
Balance at the beginning of the period	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 period					
Dividends from surplus	-	-	(1,435)	-	(1,435)
Net income	-	-	6,537	-	6,537
Purchases of treasury stock	-	-	-	(780)	(780)
Sales of treasury stock	-	-	(28)	323	295
Transfer from land revaluation excess	-	-	51	-	51
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	5,124	(456)	4,668
Balance at the end of the period	20,705	15,516	236,513	(1,222)	271,512

	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		
Balance at the beginning of the period	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 period						
Dividends from surplus	-	-	-	-	-	(1,435)
Net income	-	-	-	-	-	6,537
Purchases of treasury stock	-	-	-	-	-	(780)
Sales of treasury stock	-	-	-	-	-	295
Transfer from land revaluation excess	-	-	-	-	-	51
Net changes of items other than shareholders' equity	(6,650)	113	(51)	(6,588)	(218)	(6,806)
Total changes during the period	(6,650)	113	(51)	(6,588)	(218)	(2,138)
Balance at the end of the period	57,240	27	3,087	60,355	449	332,317

Financial Data (consolidated)

Summary of income (Millions of yen)

	For the six months ended September 30, 2014 (B)	For the six months ended September 30, 2015 (A)	(A)-(B)
Ordinary profit	9,692	10,031	339
Net income attributable to owners of the Bank	5,867	6,193	326
Earnings per share - basic (yen)	¥36.54	¥38.83	¥2.29
Credit cost	4,277	2,552	(1,725)

Summary of financial conditions (Millions of yen)

	As of March 31, 2015 (B)	As of September 30, 2015 (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%	16.84%	1.13%
Net assets per share (yen)	¥2,103.82	¥2,094.63	(¥9.19)
Holding gain on other securities (C)	94,527	85,537	(8,990)
Tax effect (D)	30,071	27,707	(2,364)
Non-controlling interests (E)	477	500	23
Net holding gain on other securities (C)-(D)-(E)	63,977	57,329	(6,648)

Financial Data (non-consolidated)

Summary of income (Millions of yen)

	For the six months ended September 30, 2014 (B)	For the six months ended September 30, 2015 (A)	(A) - (B)
Net business profit	9,337	12,075	2,738
Ordinary profit	8,832	10,003	1,171
Net income	5,605	6,537	932
Earnings per share - basic (yen)	¥34.91	¥40.99	¥6.08
Credit cost	4,368	2,416	(1,952)
Gains/(Losses) on bonds	1,330	(10)	(1,340)
Gains/(Losses) on stocks	665	578	(87)

Summary of financial conditions (Millions of yen, %)

	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)
Net assets (except for subscription rights to share) ratio	7.0%	6.8%	(0.2%)
Capital adequacy ratio (domestic standard)	14.68%	15.76%	1.08%
Net assets per share (yen)	¥2,093.19	¥2,083.44	(¥9.75)
Holding gain on other securities (C)	93,673	84,643	(9,030)
Tax effect (D)	29,782	27,403	(2,379)
Net holding gain on other securities (C)-(D)	63,891	57,240	(6,651)

Interest margins (%)

	For the six months ended September 30, 2014 (B)	For the six months ended September 30, 2015 (A)	(A) - (B)
Yield on loans and bills discounted (E)	1.49	1.38	(0.11)
Yield on deposits and NCDs (F)	0.13	0.13	0.00
Expense ratio (G)	1.03	1.00	(0.03)
Cost of deposits and NCDs (H)=(F)+(G)	1.16	1.13	(0.03)
Net interest margin on loans and bills discounted (E)-(H)	0.33	0.25	(0.08)
Yield on securities	1.42	1.43	0.01
Yield on interest-earning assets (I)	1.42	1.35	(0.07)
Total funding cost (J)	1.10	1.03	(0.07)
Net interest margin (I)-(J)	0.32	0.32	0.00

Dividends per share (Yen)

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

Holding Gains and Losses of Securities

Holding gains and losses of securities (consolidated)

(Millions of yen)

		As of September 30, 2015			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	29	114	85	55
	Other securities	85,537	(8,990)	88,207	2,669
	Stocks	22,255	(584)	22,823	568
	Bonds	50,958	(1,281)	50,994	35
	Others	12,324	(7,124)	14,390	2,065
	Total	85,567	(8,874)	88,293	2,725
	Stocks	22,255	(584)	22,823	568
	Bonds	50,988	(1,166)	51,079	91
	Others	12,324	(7,124)	14,390	2,065

Net unrealized gain on other securities, net of applicable taxes and non-controlling interests, is ¥57,329 million.

Holding gains and losses of securities (non-consolidated)

(Millions of yen)

		As of September 30, 2015			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	28	115	84	55
	Stock of subsidiaries	-	-	-	-
	Other securities	84,643	(9,030)	87,312	2,668
	Stocks	21,361	(624)	21,927	566
	Bonds	50,958	(1,281)	50,994	35
	Others	12,324	(7,124)	14,390	2,065
	Total	84,672	(8,914)	87,396	2,724
	Stocks	21,361	(624)	21,927	566
	Bonds	50,986	(1,166)	51,078	91
	Others	12,324	(7,124)	14,390	2,065

Net unrealized gain on other securities, net of applicable taxes, is ¥57,240 million.

Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)		
	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)	
Risk managed loans (C)	66,493	65,715	(778)	
Loans to borrowers under bankruptcy proceedings	2,355	2,405	50	
Non-accrual past due loans	49,297	48,064	(1,233)	
Loans past due for three months or more	78	1	(77)	
Loans with altered lending conditions	14,762	15,243	481	
Loans and bills discounted (D)	2,427,644	2,463,758	36,114	

Ratio of risk managed loans (consolidated)		(%)		
	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)	
Risk managed loans (C)/(D)	2.73	2.66	(0.07)	
Loans to borrowers under bankruptcy proceedings	0.09	0.09	0.00	
Non-accrual past due loans	2.03	1.95	(0.08)	
Loans past due for three months or more	0.00	0.00	0.00	
Loans with altered lending conditions	0.60	0.61	0.01	

Risk managed loans (non-consolidated)		(Millions of yen)		
	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)	
Risk managed loans (E)	66,442	65,665	(777)	
Loans to borrowers under bankruptcy proceedings	2,355	2,405	50	
Non-accrual past due loans	49,245	48,014	(1,231)	
Loans past due for three months or more	78	1	(77)	
Loans with altered lending conditions	14,762	15,243	481	
Loans and bills discounted (F)	2,442,621	2,478,321	35,700	

Ratio of risk managed loans (non-consolidated)		(%)		
	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)	
Risk managed loans (E)/(F)	2.72	2.64	(0.08)	
Loans to borrowers under bankruptcy proceedings	0.09	0.09	0.00	
Non-accrual past due loans	2.01	1.93	(0.08)	
Loans past due for three months or more	0.00	0.00	0.00	
Loans with altered lending conditions	0.60	0.61	0.01	

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

Loans and bills discounted (non-consolidated) (Millions of yen)

	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	2,442,621	2,478,321	35,700
Manufacturing	343,962	345,756	1,794
Agriculture and forestry	5,970	6,316	346
Fishery	1,637	1,648	11
Mining, quarrying and gravel-digging	1,524	1,481	(43)
Construction	84,849	79,769	(5,080)
Electric power, gas, heat supply and water supply	50,992	44,567	(6,425)
Telecommunication	24,257	20,891	(3,366)
Transportation and postal service	77,617	83,501	5,884
Wholesale and retail	296,735	301,730	4,995
Finance and insurance	99,829	108,501	8,672
Real estate and leasing	311,123	315,315	4,192
Services	272,789	261,725	(11,064)
Local government	313,446	316,681	3,235
Others	557,883	590,433	32,550

Risk managed loans (non-consolidated) (Millions of yen)

	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	66,442	65,665	(777)
Manufacturing	12,511	11,876	(635)
Agriculture and forestry	166	160	(6)
Fishery	5	6	1
Mining, quarrying and gravel-digging	-	-	-
Construction	4,593	4,093	(500)
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	90	126	36
Transportation and postal service	1,446	1,689	243
Wholesale and retail	13,746	13,956	210
Finance and insurance	4,772	4,620	(152)
Real estate and leasing	8,024	7,562	(462)
Services	13,094	13,566	472
Local government	-	-	-
Others	7,990	8,006	16

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

Disclosed assets (Millions of yen, %)

	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	16,768	17,120	352
Doubtful assets	35,802	34,209	(1,593)
Substandard loans	14,841	15,245	404
Subtotal (C)	67,412	66,575	(837)
Normal assets	2,426,790	2,463,334	36,544
Total (D)	2,494,203	2,529,910	35,707

(C)/(D)	2.70	2.63	(0.07)
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2015 (B)	As of September 30, 2015 (A)	(A) - (B)
Total (E)=(F)+(G)	54,513	54,676	163
Collateral and guarantees (F)	33,113	31,165	(1,948)
Bankrupt and quasi-bankrupt assets	7,130	7,038	(92)
Doubtful assets	22,798	21,107	(1,691)
Substandard loans	3,184	3,018	(166)
Reserve for possible loan losses (G)	21,399	23,510	2,111
Bankrupt and quasi-bankrupt assets	9,637	10,081	444
Doubtful assets	7,814	9,718	1,904
Substandard loans	3,947	3,710	(237)

Coverage ratio (E)/(C)	80.86	82.12	1.26
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	85.50	90.11	4.61
Substandard loans	48.04	44.13	(3.91)

Ratio of reserve (G)/((C)-(F))	62.39	66.39	4.00
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	60.09	74.18	14.09
Substandard loans	33.85	30.34	(3.51)

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	90,300	(433)
Ordinary profit	23,126	19,700	(3,426)
Net income attributable to owners of the Bank	12,161	12,400	239
Earnings per share - basic (Yen)	¥76.00	¥77.79	¥1.79

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	76,000	(453)
Net business profit	20,078	23,900	3,822
Ordinary profit	21,373	19,400	(1,973)
Net income	11,753	12,800	1,047
Earnings per share - basic (Yen)	¥73.45	¥80.30	¥6.85

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	4,400	207

Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2015 (B)	For the year ending March 31, 2016 (A)	(A)-(B)
Expected dividend per share	¥13.00	¥14.00 *	¥1.00

*Expected dividend per share includes mid-year dividend of ¥4.50.