

**Financial Highlights**  
**For the Six Months Ended September 30, 2017**



**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<br>31, 2017 | As of September<br>30, 2017 |
|--|-------------------------|-----------------------------|
| <b>Assets:</b>   |                         |                             |
| Cash and due from banks  | 553,638                 | 528,825                     |
| Call loans and bills purchased                                     | 36,142                  | 4,488                       |
| Debt purchased   | 9,744                   | 9,524                       |
| Trading securities   | 224                     | 306                         |
| Money held in trust  | 3,996                   | 4,005                       |
| Securities   | 1,920,658               | 1,861,819                   |
| Loans and bills discounted   | 2,798,238               | 2,878,140                   |
| Foreign exchange   | 4,317                   | 4,354                       |
| Lease receivables and investment assets                            | 25,427                  | 25,937                      |
| Other assets   | 41,852                  | 63,398                      |
| Tangible fixed assets  | 36,746                  | 36,566                      |
| Intangible fixed assets  | 1,901                   | 1,742                       |
| Deferred tax assets  | 290                     | 254                         |
| Customers' liabilities for acceptances and guarantees              | 16,529                  | 16,167                      |
| Reserve for possible loan losses                                   | (38,109)                | (37,082)                    |
| Reserve for devaluation of securities                              | (127)                   | (96)                        |
| <b>Total assets</b>  | <b>5,411,472</b>        | <b>5,398,352</b>            |
| <b>Liabilities:</b>  |                         |                             |
| Deposits   | 3,937,562               | 3,864,853                   |
| Negotiable certificates of deposit                                 | 7,200                   | 12,260                      |
| Call money and bills sold  | 29,730                  | 10,878                      |
| Payables under repurchase agreements                               | 34,330                  | 36,246                      |
| Cash collateral received under securities lending                  | 410,793                 | 585,938                     |
| Borrowed money   | 510,342                 | 453,122                     |
| Foreign exchange   | 17                      | 28                          |
| Other liabilities  | 89,060                  | 31,297                      |
| Reserve for employees' bonuses                                     | 1,066                   | 1,054                       |
| Net defined benefit liabilities                                    | 12,522                  | 11,769                      |
| Reserve for stocks payment   | 99                      | 141                         |
| Reserve for directors' and corporate auditors' retirement benefits | 89                      | 112                         |
| Reserve for reimbursement of deposits                              | 371                     | 317                         |
| Reserve for contingencies  | 840                     | 789                         |
| Reserve under special laws   | 0                       | 0                           |
| Deferred tax liabilities   | 5,704                   | 7,737                       |
| Deferred tax liabilities for land revaluation excess               | 2,363                   | 2,361                       |
| Acceptances and guarantees   | 16,529                  | 16,167                      |
| <b>Total liabilities</b>   | <b>5,058,625</b>        | <b>5,035,077</b>            |
| <b>Net assets:</b>   |                         |                             |
| Common stock   | 20,705                  | 20,705                      |
| Capital surplus  | 21,381                  | 21,381                      |
| Retained earnings  | 256,590                 | 262,268                     |
| Treasury stock   | (851)                   | (697)                       |
| <b>Total shareholders' equity</b>                                  | <b>297,825</b>          | <b>303,658</b>              |
| Net unrealized gain on other securities                            | 55,449                  | 59,742                      |
| Net deferred gain/(loss) on hedging instruments                    | 36                      | (32)                        |
| Land revaluation excess  | 2,970                   | 2,965                       |
| Valuation adjustment of defined benefit plans                      | (5,194)                 | (4,720)                     |
| <b>Total accumulated other comprehensive income</b>                | <b>53,263</b>           | <b>57,955</b>               |
| Subscription rights to share                                       | 470                     | 349                         |
| Non-controlling interests  | 1,287                   | 1,310                       |
| <b>Total net assets</b>  | <b>352,846</b>          | <b>363,274</b>              |
| <b>Total liabilities and net assets</b>                            | <b>5,411,472</b>        | <b>5,398,352</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 six months<br>ended September<br>30, 2016 | For the six months<br>ended September<br>30, 2017 |
| <b>Ordinary income:</b>                          | <b>45,182</b>                                     | <b>47,717</b>                                     |
| Interest income                                  | 31,196  | 31,016  |
| <i>Interest on loans and bills discounted</i>    | 16,326  | 16,182  |
| <i>Interest and dividends on securities</i>      | 13,164  | 13,174  |
| Fees and commissions                             | 5,311   | 5,526   |
| Other operating income                           | 7,349   | 9,039   |
| Other income                                     | 1,325   | 2,135   |
| <b>Ordinary expenses:</b>                        | <b>33,802</b>                                     | <b>37,186</b>                                     |
| Interest expenses                                | 4,095   | 4,745   |
| <i>Interest on deposits</i>                      | 2,464   | 2,311   |
| Fees and commissions                             | 1,888   | 1,961   |
| Other operating expenses                         | 6,488   | 8,805   |
| General and administrative expenses              | 20,944  | 20,989  |
| Other expenses                                   | 385   | 683   |
| <b>Ordinary profit</b>                           | <b>11,380</b>                                     | <b>10,531</b>                                     |
| <b>Extraordinary gains</b>                       | <b>0</b>  | <b>5</b>  |
| <b>Extraordinary losses</b>                      | <b>175</b>  | <b>74</b>   |
| <b>Income before income taxes</b>                | <b>11,205</b>                                     | <b>10,462</b>                                     |
| <b>Income taxes:</b>                             | <b>3,543</b>                                      | <b>3,119</b>                                      |
| <b>current</b>                                   | <b>3,803</b>                                      | <b>3,108</b>                                      |
| <b>deferred</b>                                  | <b>(259)</b>                                      | <b>11</b>   |
| <b>Net income :</b>                              | <b>7,661</b>                                      | <b>7,343</b>                                      |
| <b>attributable to non-controlling interests</b> | <b>343</b>  | <b>9</b>  |
| <b>attributable to owners of the Bank</b>        | <b>7,318</b>                                      | <b>7,333</b>                                      |

#### Consolidated Statements of Comprehensive Income

|   | For the six months<br>ended September<br>30, 2016 | For the six months<br>ended September<br>30, 2017 |
|---|---|---|
| <b>Net income</b>                               | <b>7,661</b>                                      | <b>7,343</b>                                      |
| <b>Other comprehensive income :</b>             | <b>(2,946)</b>                                    | <b>4,710</b>                                      |
| Net unrealized gain on other securities         | (3,595)   | 4,306   |
| Net deferred gain/(loss) on hedging instruments | 46  | (69)  |
| Valuation adjustment of defined benefit plans   | 602   | 473   |
| <b>Comprehensive income :</b>                   | <b>4,714</b>                                      | <b>12,053</b>                                     |
| attributable to owners of the Bank              | 4,433   | 12,030  |
| attributable to non-controlling interests       | 281   | 23  |

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

**Consolidated Statements of Changes in Net Assets**

For the six months ended September 30, 2016

(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          | 247,413           | (629)          | 283,006 |
| Changes during the period                            |                      |                 |                   |                |         |
| Dividends from surplus                               | -                    | -               | (1,665)           | -              | (1,665) |
| Net income attributable to owners of the Bank        | -                    | -               | 7,318             | -              | 7,318   |
| Purchases of treasury stock                          | -                    | -               | -                 | (1,607)        | (1,607) |
| Sales of treasury stock                              | -                    | -               | (38)              | 125            | 86      |
| Transfer from land revaluation excess                | -                    | -               | 22                | -              | 22      |
| Transactions with non-controlling shareholders       | -                    | 4,554           | -                 | -              | 4,554   |
| Net changes of items other than shareholders' equity | -                    | -               | -                 | -              | -       |
| Total changes during the period                      | -                    | 4,554           | 5,637             | (1,481)        | 8,709   |
| Balance at the end of the period                     | 20,705               | 20,070          | 253,051           | (2,111)        | 291,716 |

|  | 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               | 75,089                                  | (43)  | 3,001                   | (5,944)                                       | 72,102  | 521                          | 18,098                    | 373,728          |
| Changes during the period                            |   |   |                         |   |         |                              |                           |                  |
| Dividends from surplus                               | -                                       | -   | -                       | -   | -       | -                            | -                         | (1,665)          |
| Net income attributable to owners of the Bank        | -                                       | -   | -                       | -   | -       | -                            | -                         | 7,318            |
| Purchases of treasury stock                          | -                                       | -   | -                       | -   | -       | -                            | -                         | (1,607)          |
| Sales of treasury stock                              | -                                       | -   | -                       | -   | -       | -                            | -                         | 86               |
| Transfer from land revaluation excess                | -                                       | -   | -                       | -   | -       | -                            | -                         | 22               |
| Transactions with non-controlling shareholders       | -                                       | -   | -                       | -   | -       | -                            | -                         | 4,554            |
| Net changes of items other than shareholders' equity | (3,200)                                 | 46  | (22)                    | 602   | (2,573) | (51)                         | (5,630)                   | (8,256)          |
| Total changes during the period                      | (3,200)                                 | 46  | (22)                    | 602   | (2,573) | (51)                         | (5,630)                   | 453              |
| Balance at the end of the period                     | 71,889                                  | 2   | 2,978                   | (5,342)                                       | 69,528  | 470                          | 12,467                    | 374,182          |

For the six months ended September 30, 2017

(Millions of yen)

|  | Shareholders' equity |                 |                   |                |         |
|--|----------------------|-----------------|-------------------|----------------|---------|
|  | Common stock         | Capital surplus | Retained earnings | Treasury stock | Total   |
| Balance at the beginning of the period               | 20,705               | 21,381          | 256,590           | (851)          | 297,825 |
| Changes during the period                            |                      |                 |                   |                |         |
| Dividends from surplus                               | -                    | -               | (1,642)           | -              | (1,642) |
| Net income attributable to owners of the Bank        | -                    | -               | 7,333             | -              | 7,333   |
| Purchases of treasury stock                          | -                    | -               | -                 | (1)            | (1)     |
| Sales of treasury stock                              | -                    | -               | (16)              | 155            | 139     |
| Transfer from land revaluation excess                | -                    | -               | 4                 | -              | 4       |
| Transactions with non-controlling shareholders       | -                    | -               | -                 | -              | -       |
| Net changes of items other than shareholders' equity | -                    | -               | -                 | -              | -       |
| Total changes during the period                      | -                    | -               | 5,678             | 154            | 5,833   |
| Balance at the end of the period                     | 20,705               | 21,381          | 262,268           | (697)          | 303,658 |

|  | 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               | 55,449                                  | 36  | 2,970                   | (5,194)                                       | 53,263 | 470                          | 1,287                     | 352,846          |
| Changes during the period                            |   |   |                         |   |        |                              |                           |                  |
| Dividends from surplus                               | -                                       | -   | -                       | -   | -      | -                            | -                         | (1,642)          |
| Net income attributable to owners of the Bank        | -                                       | -   | -                       | -   | -      | -                            | -                         | 7,333            |
| Purchases of treasury stock                          | -                                       | -   | -                       | -   | -      | -                            | -                         | (1)              |
| Sales of treasury stock                              | -                                       | -   | -                       | -   | -      | -                            | -                         | 139              |
| Transfer from land revaluation excess                | -                                       | -   | -                       | -   | -      | -                            | -                         | 4                |
| Transactions with non-controlling shareholders       | -                                       | -   | -                       | -   | -      | -                            | -                         | -                |
| Net changes of items other than shareholders' equity | 4,293                                   | (69)  | (4)                     | 473   | 4,692  | (120)                        | 22                        | 4,594            |
| Total changes during the period                      | 4,293                                   | (69)  | (4)                     | 473   | 4,692  | (120)                        | 22                        | 10,427           |
| Balance at the end of the period                     | 59,742                                  | (32)  | 2,965                   | (4,720)                                       | 57,955 | 349                          | 1,310                     | 363,274          |

After the balance sheet date, mid-year dividend of ¥7 per share is to be paid to the shareholders as of September 30, 2017.

## The San-in Godo Bank, Ltd.

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

(Millions of yen)

|   | As of March 31,<br>2017 | As of September 30,<br>2017 |
|---|-------------------------|-----------------------------|
| <b>Assets:</b>  |                         |                             |
| Cash and due from banks                               | 551,352                 | 526,257                     |
| Call loans  | 36,142                  | 4,488                       |
| Debt purchased  | 8,754                   | 8,657                       |
| Trading securities                                    | 224                     | 306                         |
| Money held in trust                                   | 3,996                   | 4,005                       |
| Securities  | 1,922,061               | 1,863,275                   |
| Loans and bills discounted                            | 2,822,492               | 2,903,883                   |
| Foreign exchange                                      | 4,317                   | 4,354                       |
| Other assets  | 23,123                  | 44,572                      |
| Tangible fixed assets                                 | 34,445                  | 34,295                      |
| Intangible fixed assets                               | 1,805                   | 1,656                       |
| Prepaid pension cost                                  | 4,288                   | 4,247                       |
| Customers' liabilities for acceptances and guarantees | 16,456                  | 16,107                      |
| Reserve for possible loan losses                      | (37,621)                | (36,781)                    |
| Reserve for devaluation of securities                 | (91)                    | (85)                        |
| <b>Total assets</b>                                   | <b>5,391,748</b>        | <b>5,379,241</b>            |
| <b>Liabilities:</b>                                   |                         |                             |
| Deposits  | 3,949,161               | 3,878,168                   |
| Negotiable certificates of deposit                    | 7,200                   | 12,260                      |
| Call money  | 29,730                  | 10,878                      |
| Payables under repurchase agreements                  | 34,330                  | 36,246                      |
| Cash collateral received under securities lending     | 410,793                 | 585,938                     |
| Borrowed money  | 496,472                 | 438,087                     |
| Foreign exchange                                      | 17                      | 28                          |
| Other liabilities                                     | 81,975                  | 24,625                      |
| Reserve for employees' bonuses                        | 970                     | 954                         |
| Reserve for employees' retirement benefits            | 9,185                   | 9,077                       |
| Reserve for stocks payment                            | 99                      | 141                         |
| Reserve for reimbursement of deposits                 | 371                     | 317                         |
| Reserve for contingencies                             | 840                     | 789                         |
| Deferred tax liabilities                              | 7,536                   | 9,336                       |
| Deferred tax liabilities for land revaluation excess  | 2,363                   | 2,361                       |
| Acceptances and guarantees                            | 16,456                  | 16,107                      |
| <b>Total liabilities</b>                              | <b>5,047,505</b>        | <b>5,025,319</b>            |
| <b>Net assets:</b>                                    |                         |                             |
| Common stock  | 20,705                  | 20,705                      |
| Capital surplus                                       | 15,516                  | 15,516                      |
| Retained earnings                                     | 250,615                 | 256,155                     |
| Treasury stock  | (851)                   | (697)                       |
| <b>Total shareholders' equity</b>                     | <b>285,985</b>          | <b>291,679</b>              |
| Net unrealized gain on other securities               | 54,778                  | 58,959                      |
| Net deferred gain/(loss) on hedging instruments       | 36                      | (32)                        |
| Land revaluation excess                               | 2,970                   | 2,965                       |
| <b>Total valuation and translation adjustments</b>    | <b>57,786</b>           | <b>61,892</b>               |
| Subscription rights to share                          | 470                     | 349                         |
| <b>Total net assets</b>                               | <b>344,242</b>          | <b>353,922</b>              |
| <b>Total liabilities and net assets</b>               | <b>5,391,748</b>        | <b>5,379,241</b>            |

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

(Millions of yen)

|   | For the six months ended<br>September 30, 2016 | For the six months ended<br>September 30, 2017 |
|---|--|--|
| <b>Ordinary income:</b>                       | <b>37,029</b>                                  | <b>39,509</b>                                  |
| Interest income                               | 31,312   | 31,432   |
| <i>Interest on loans and bills discounted</i> | 16,398   | 16,236   |
| <i>Interest and dividends on securities</i>   | 13,209   | 13,537   |
| Fees and commissions                          | 4,936  | 5,351  |
| Other operating income                        | 84   | 646  |
| Other income                                  | 696  | 2,078  |
| <b>Ordinary expenses:</b>                     | <b>26,339</b>                                  | <b>29,299</b>                                  |
| Interest expenses                             | 4,070  | 4,721  |
| <i>Interest on deposits</i>                   | 2,465  | 2,312  |
| Fees and commissions                          | 2,328  | 2,361  |
| Other operating expenses                      | 61   | 2,028  |
| General and administrative expenses           | 19,579   | 19,571   |
| Other expenses                                | 299  | 616  |
| <b>Ordinary profit</b>                        | <b>10,689</b>                                  | <b>10,209</b>                                  |
| <b>Extraordinary gains</b>                    | <b>0</b>                                       | <b>0</b>                                       |
| <b>Extraordinary losses</b>                   | <b>175</b>                                     | <b>73</b>                                      |
| <b>Income before income taxes</b>             | <b>10,515</b>                                  | <b>10,136</b>                                  |
| <b>Income taxes:</b>                          | <b>3,080</b>                                   | <b>2,941</b>                                   |
| <b>current</b>                                | <b>3,287</b>                                   | <b>2,929</b>                                   |
| <b>deferred</b>                               | <b>(207)</b>                                   | <b>12</b>                                      |
| <b>Net income</b>                             | <b>7,435</b>                                   | <b>7,194</b>                                   |



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

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

For the six months ended September 30, 2016

(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          | 241,452           | (629)          | 277,045 |
| Changes during the period                            |                      |                 |                   |                |         |
| Dividends from surplus                               | -                    | -               | (1,665)           | -              | (1,665) |
| Net income   | -                    | -               | 7,435             | -              | 7,435   |
| Purchases of treasury stock                          | -                    | -               | -                 | (1,607)        | (1,607) |
| Sales of treasury stock                              | -                    | -               | (38)              | 125            | 86      |
| Transfer from land revaluation excess                | -                    | -               | 22                | -              | 22      |
| Net changes of items other than shareholders' equity | -                    | -               | -                 | -              | -       |
| Total changes during the period                      | -                    | -               | 5,754             | (1,481)        | 4,272   |
| Balance at the end of the period                     | 20,705               | 15,516          | 247,207           | (2,111)        | 281,317 |

|  | 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               | 74,993                                  | (43)  | 3,001                   | 77,951  | 521                          | 355,518          |
| Changes during the period                            |   |   |                         |         |                              |                  |
| Dividends from surplus                               | -                                       | -   | -                       | -       | -                            | (1,665)          |
| Net income   | -                                       | -   | -                       | -       | -                            | 7,435            |
| Purchases of treasury stock                          | -                                       | -   | -                       | -       | -                            | (1,607)          |
| Sales of treasury stock                              | -                                       | -   | -                       | -       | -                            | 86               |
| Transfer from land revaluation excess                | -                                       | -   | -                       | -       | -                            | 22               |
| Net changes of items other than shareholders' equity | (3,576)                                 | 46  | (22)                    | (3,553) | (51)                         | (3,604)          |
| Total changes during the period                      | (3,576)                                 | 46  | (22)                    | (3,553) | (51)                         | 667              |
| Balance at the end of the period                     | 71,417                                  | 2   | 2,978                   | 74,398  | 470                          | 356,186          |

For the six months ended September 30, 2017

(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          | 250,615           | (851)          | 285,985 |
| Changes during the period                            |                      |                 |                   |                |         |
| Dividends from surplus                               | -                    | -               | (1,642)           | -              | (1,642) |
| Net income   | -                    | -               | 7,194             | -              | 7,194   |
| Purchases of treasury stock                          | -                    | -               | -                 | (1)            | (1)     |
| Sales of treasury stock                              | -                    | -               | (16)              | 155            | 139     |
| Transfer from land revaluation excess                | -                    | -               | 4                 | -              | 4       |
| Net changes of items other than shareholders' equity | -                    | -               | -                 | -              | -       |
| Total changes during the period                      | -                    | -               | 5,539             | 154            | 5,694   |
| Balance at the end of the period                     | 20,705               | 15,516          | 256,155           | (697)          | 291,679 |

|  | 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               | 54,778                                  | 36  | 2,970                   | 57,786 | 470                          | 344,242          |
| Changes during the period                            |   |   |                         |        |                              |                  |
| Dividends from surplus                               | -                                       | -   | -                       | -      | -                            | (1,642)          |
| Net income   | -                                       | -   | -                       | -      | -                            | 7,194            |
| Purchases of treasury stock                          | -                                       | -   | -                       | -      | -                            | (1)              |
| Sales of treasury stock                              | -                                       | -   | -                       | -      | -                            | 139              |
| Transfer from land revaluation excess                | -                                       | -   | -                       | -      | -                            | 4                |
| Net changes of items other than shareholders' equity | 4,180                                   | (69)  | (4)                     | 4,106  | (120)                        | 3,985            |
| Total changes during the period                      | 4,180                                   | (69)  | (4)                     | 4,106  | (120)                        | 9,679            |
| Balance at the end of the period                     | 58,959                                  | (32)  | 2,965                   | 61,892 | 349                          | 353,922          |

## Financial Data

### Summary of income (consolidated) (Millions of yen)

|   | For the six months ended September 30, 2016 (B) | For the six months ended September 30, 2017 (A) | (A)-(B) |
|---|---|---|---------|
| Ordinary profit                               | 11,380  | 10,531  | (849)   |
| Net income attributable to owners of the Bank | 7,318   | 7,333   | 15      |
| Earnings per share - basic (yen)              | ¥46.26  | ¥47.01  | ¥0.75   |
| Credit cost                                   | 340   | 115   | (225)   |

### Summary of financial conditions (consolidated) (Yen,%)

|  | As of March 31, 2017 (B) | As of September 30, 2017 (A) | (A)-(B) |
|--|--------------------------|------------------------------|---------|
| Net assets (except for subscription rights to share and non-controlling interests) ratio | 6.4                      | 6.6                          | 0.2     |
| Capital adequacy ratio (domestic standard)   | 14.85                    | 15.20                        | 0.35    |
| Net assets per share   | ¥2,252.53                | ¥2,317.20                    | ¥64.67  |

### Summary of income (non-consolidated) (Millions of yen)

|                                  | For the six months ended September 30, 2016 (B) | For the six months ended September 30, 2017 (A) | (A) - (B) |
|----------------------------------|---|---|-----------|
| Net business profit              | 11,589  | 9,629   | (1,960)   |
| Ordinary profit                  | 10,689  | 10,209  | (480)     |
| Net income                       | 7,435   | 7,194   | (241)     |
| Earnings per share - basic (yen) | ¥47.00  | ¥46.12  | (¥0.88)   |
| Credit cost                      | 277   | 33  | (244)     |
| Gains/(Losses) on bonds          | (16)  | (1,556)   | (1,540)   |
| Gains/(Losses) on stocks         | 219   | 1,175   | 956       |

### Summary of financial conditions (non-consolidated) (Yen,%)

|  | As of March 31, 2017 (B) | As of September 30, 2017 (A) | (A) - (B) |
|--|--------------------------|------------------------------|-----------|
| Net assets (except for subscription rights to share) ratio | 6.3                      | 6.5                          | 0.2       |
| Capital adequacy ratio (domestic standard)                 | 14.30                    | 14.62                        | 0.32      |
| Net assets per share                                       | ¥2,205.58                | ¥2,265.67                    | ¥60.09    |

### Dividends per share (Yen)

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

## Holding Gains and Losses of Securities

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

(Millions of yen)

|  |                  | As of September 30, 2017 |  |        |        |
|--|------------------|--------------------------|--|--------|--------|
|  |                  | Net gain/(loss)          | increase/(decrease)<br>during six months | Gains  | Losses |
|  | Held to maturity | (245)                    | (38)                                     | 39     | 285    |
|  | Other securities | 85,974                   | 6,185                                    | 89,652 | 3,677  |
|  | Stocks           | 27,748                   | 6,158                                    | 29,775 | 2,027  |
|  | Bonds            | 45,593                   | (5,776)                                  | 45,989 | 396    |
|  | Others           | 12,633                   | 5,804                                    | 13,886 | 1,253  |
|  | Total            | 85,728                   | 6,147                                    | 89,692 | 3,963  |

Net unrealized gain on other securities, net of applicable taxes and non-controlling interests, is ¥59,742 million.

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

(Millions of yen)

|  |                       | As of September 30, 2017 |  |        |        |
|--|-----------------------|--------------------------|--|--------|--------|
|  |                       | Net gain/(loss)          | increase/(decrease)<br>during six months | Gains  | Losses |
|  | Held to maturity      | (242)                    | (38)                                     | 39     | 282    |
|  | Stock of subsidiaries | -                        | -  | -      | -      |
|  | Other securities      | 84,684                   | 5,997                                    | 88,361 | 3,677  |
|  | Stocks                | 26,458                   | 5,969                                    | 28,485 | 2,027  |
|  | Bonds                 | 45,593                   | (5,776)                                  | 45,989 | 396    |
|  | Others                | 12,633                   | 5,804                                    | 13,886 | 1,253  |
|  | Total                 | 84,442                   | 5,959                                    | 88,401 | 3,959  |

Net unrealized gain on other securities, net of applicable taxes, is ¥58,959 million.

## Risk Managed Loans

| <b>Risk managed loans (consolidated)</b>        |                             | (Millions of yen)               |           |  |
|---|-----------------------------|---------------------------------|-----------|--|
|   | As of March 31,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |  |
| Risk managed loans (C)                          | 57,823                      | 55,948                          | (1,875)   |  |
| Loans to borrowers under bankruptcy proceedings | 1,849                       | 2,645                           | 796       |  |
| Non-accrual past due loans                      | 43,809                      | 42,379                          | (1,430)   |  |
| Loans past due for three months or more         | -                           | -                               | -         |  |
| Loans with altered lending conditions           | 12,164                      | 10,924                          | (1,240)   |  |
| Loans and bills discounted (D)                  | 2,798,238                   | 2,878,140                       | 79,902    |  |

| <b>Ratio of risk managed loans (consolidated)</b> |                             | (%)                             |           |  |
|---|-----------------------------|---------------------------------|-----------|--|
|   | As of March 31,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |  |
| Risk managed loans (C)/(D)                        | 2.06                        | 1.94                            | (0.12)    |  |
| Loans to borrowers under bankruptcy proceedings   | 0.06                        | 0.09                            | 0.03      |  |
| Non-accrual past due loans                        | 1.56                        | 1.47                            | (0.09)    |  |
| Loans past due for three months or more           | -                           | -                               | -         |  |
| Loans with altered lending conditions             | 0.43                        | 0.37                            | (0.06)    |  |

| <b>Risk managed loans (non-consolidated)</b>    |                             | (Millions of yen)               |           |  |
|---|-----------------------------|---------------------------------|-----------|--|
|   | As of March 31,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |  |
| Risk managed loans (E)                          | 57,775                      | 55,929                          | (1,846)   |  |
| Loans to borrowers under bankruptcy proceedings | 1,849                       | 2,645                           | 796       |  |
| Non-accrual past due loans                      | 43,761                      | 42,360                          | (1,401)   |  |
| Loans past due for three months or more         | -                           | -                               | -         |  |
| Loans with altered lending conditions           | 12,164                      | 10,924                          | (1,240)   |  |
| Loans and bills discounted (F)                  | 2,822,492                   | 2,903,883                       | 81,391    |  |

| <b>Ratio of risk managed loans (non-consolidated)</b> |                             | (%)                             |           |  |
|---|-----------------------------|---------------------------------|-----------|--|
|   | As of March 31,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |  |
| Risk managed loans (E)/(F)                            | 2.04                        | 1.92                            | (0.12)    |  |
| Loans to borrowers under bankruptcy proceedings       | 0.06                        | 0.09                            | 0.03      |  |
| Non-accrual past due loans                            | 1.55                        | 1.45                            | (0.10)    |  |
| Loans past due for three months or more               | -                           | -                               | -         |  |
| Loans with altered lending conditions                 | 0.43                        | 0.37                            | (0.06)    |  |

## 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,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |
| Domestic loans<br>(Excluding JOM account)         | 2,822,492                   | 2,903,883                       | 81,391    |
| Manufacturing                                     | 375,636                     | 381,222                         | 5,586     |
| Agriculture and forestry                          | 6,370                       | 6,506                           | 136       |
| Fishery   | 2,273                       | 2,474                           | 201       |
| Mining, quarrying and gravel-digging              | 1,168                       | 1,058                           | (110)     |
| Construction                                      | 88,303                      | 89,889                          | 1,586     |
| Electric power, gas, heat supply and water supply | 56,088                      | 60,629                          | 4,541     |
| Telecommunication                                 | 28,169                      | 25,599                          | (2,570)   |
| Transportation and postal service                 | 98,647                      | 98,070                          | (577)     |
| Wholesale and retail                              | 315,110                     | 322,550                         | 7,440     |
| Finance and insurance                             | 125,264                     | 124,825                         | (439)     |
| Real estate and leasing                           | 389,239                     | 418,942                         | 29,703    |
| Services  | 317,386                     | 315,883                         | (1,503)   |
| Local government                                  | 334,181                     | 329,126                         | (5,055)   |
| Others  | 684,653                     | 727,103                         | 42,450    |

| Risk managed loans (non-consolidated)             |                             | (Millions of yen)               |           |
|---|-----------------------------|---------------------------------|-----------|
|   | As of March 31,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |
| Domestic loans<br>(Excluding JOM account)         | 57,775                      | 55,929                          | (1,846)   |
| Manufacturing                                     | 11,887                      | 12,351                          | 464       |
| Agriculture and forestry                          | 156                         | 155                             | (1)       |
| Fishery   | 89                          | 81                              | (8)       |
| Mining, quarrying and gravel-digging              | -                           | -                               | -         |
| Construction                                      | 3,288                       | 3,343                           | 55        |
| Electric power, gas, heat supply and water supply | -                           | -                               | -         |
| Telecommunication                                 | 96                          | 138                             | 42        |
| Transportation and postal service                 | 1,298                       | 1,168                           | (130)     |
| Wholesale and retail                              | 11,416                      | 12,213                          | 797       |
| Finance and insurance                             | 4,189                       | 4,187                           | (2)       |
| Real estate and leasing                           | 5,152                       | 4,538                           | (614)     |
| Services  | 12,691                      | 9,983                           | (2,708)   |
| Local government                                  | -                           | -                               | -         |
| Others  | 7,508                       | 7,769                           | 261       |

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

Disclosed assets (Millions of yen, %)

|                                    | As of March 31,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |
|------------------------------------|-----------------------------|---------------------------------|-----------|
| Bankrupt and quasi-bankrupt assets | 14,596                      | 14,421                          | (175)     |
| Doubtful assets                    | 31,677                      | 31,319                          | (358)     |
| Substandard loans                  | 12,164                      | 10,924                          | (1,240)   |
| Subtotal (C)                       | 58,437                      | 56,665                          | (1,772)   |
| Normal assets                      | 2,828,262                   | 2,917,273                       | 89,011    |
| Total (D)                          | 2,886,700                   | 2,973,939                       | 87,239    |

|         |      |      |        |
|---------|------|------|--------|
| (C)/(D) | 2.02 | 1.90 | (0.12) |
|---------|------|------|--------|

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

|                                      | As of March 31,<br>2017 (B) | As of September 30,<br>2017 (A) | (A) - (B) |
|--------------------------------------|-----------------------------|---------------------------------|-----------|
| Total (E)=(F)+(G)                    | 48,165                      | 46,390                          | (1,775)   |
| Collateral and guarantees (F)        | 25,580                      | 24,650                          | (930)     |
| Bankrupt and quasi-bankrupt assets   | 5,831                       | 5,508                           | (323)     |
| Doubtful assets                      | 17,972                      | 17,601                          | (371)     |
| Substandard loans                    | 1,777                       | 1,539                           | (238)     |
| Reserve for possible loan losses (G) | 22,584                      | 21,739                          | (845)     |
| Bankrupt and quasi-bankrupt assets   | 8,765                       | 8,912                           | 147       |
| Doubtful assets                      | 10,846                      | 10,301                          | (545)     |
| Substandard loans                    | 2,973                       | 2,525                           | (448)     |
| Coverage ratio (E)/(C)               | 82.42                       | 81.86                           | (0.56)    |
| Bankrupt and quasi-bankrupt assets   | 100.00                      | 100.00                          | -         |
| Doubtful assets                      | 90.97                       | 89.09                           | (1.88)    |
| Substandard loans                    | 39.04                       | 37.21                           | (1.83)    |
| Ratio of reserve (G)/((C)-(F))       | 68.73                       | 67.90                           | (0.83)    |
| Bankrupt and quasi-bankrupt assets   | 100.00                      | 100.00                          | -         |
| Doubtful assets                      | 79.14                       | 75.09                           | (4.05)    |
| Substandard loans                    | 28.62                       | 26.91                           | (1.71)    |

## Projections for the Year Ending March 31, 2018

### Projections of earnings (consolidated)

(Millions of yen)

|   | For the year ended<br>March 31, 2017 (B) | For the year ending<br>March 31, 2018 (A) | (A)-(B) |
|---|--|---|---------|
| Ordinary income                               | 93,746                                   | 93,200                                    | (546)   |
| Ordinary profit                               | 20,562                                   | 19,700                                    | (862)   |
| Net income attributable to owners of the Bank | 13,399                                   | 13,600                                    | 201     |
| Earnings per share - basic (Yen)              | ¥85.27                                   | ¥87.17                                    | ¥1.90   |

### Projections of earnings (non-consolidated)

(Millions of yen)

|                                  | For the year ended<br>March 31, 2017 (B) | For the year ending<br>March 31, 2018 (A) | (A)-(B) |
|----------------------------------|--|---|---------|
| Ordinary income                  | 77,898                                   | 76,600                                    | (1,298) |
| Net business profit              | 18,283                                   | 20,400                                    | 2,117   |
| Ordinary profit                  | 19,450                                   | 19,100                                    | (350)   |
| Net income                       | 13,385                                   | 13,300                                    | (85)    |
| Earnings per share - basic (Yen) | ¥85.18                                   | ¥85.25                                    | ¥0.07   |

### Expected credit costs (non-consolidated)

(Millions of yen)

|                       | For the year ended<br>March 31, 2017 (B) | For the year ending<br>March 31, 2018 (A) | (A)-(B) |
|-----------------------|--|---|---------|
| Expected credit costs | (260)                                    | 1,000                                     | 1,260   |

### Expected dividend (non-consolidated)

(Yen)

|                             | For the year ended<br>March 31, 2017 (B) | For the year ending<br>March 31, 2018 (A) | (A)-(B) |
|-----------------------------|--|---|---------|
| Expected dividend per share | ¥15                                      | ¥26 *                                     | ¥11     |

\*Expected dividend per share includes mid-year dividend of ¥7.