

**Financial Highlights**  
**For the Year Ended March 31, 2019**



**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, 2018	As of March 31, 2019
<b>Assets:</b>		
Cash and due from banks	565,961	769,410
Call loans and bills purchased	3,718	332
Debt purchased	10,229	10,801
Trading securities	117	57
Money held in trust	4,000	4,000
Securities	1,847,414	1,599,306
Loans and bills discounted	2,983,603	3,090,046
Foreign exchange	4,556	5,957
Lease receivables and investment assets	27,177	28,997
Other assets	82,772	69,972
Tangible fixed assets	36,496	36,245
Intangible fixed assets	2,427	5,327
Deferred tax assets	269	262
Customers' liabilities for acceptances and guarantees	14,720	16,441
Reserve for possible loan losses	(34,834)	(37,517)
Reserve for devaluation of securities	(26)	(46)
<b>Total assets</b>	<b>5,548,604</b>	<b>5,599,597</b>
<b>Liabilities:</b>		
Deposits	3,989,404	3,818,934
Negotiable certificates of deposit	72,190	321,370
Call money and bills sold	35,292	75,973
Payables under repurchase agreements	20,882	-
Cash collateral received under securities lending	517,951	468,440
Borrowed money	451,050	447,367
Foreign exchange	24	7
Other liabilities	63,251	56,969
Reserve for employees' bonuses	1,037	1,008
Net defined benefit liabilities	11,383	11,258
Reserve for stocks payment	211	315
Reserve for directors' and corporate auditors' retirement benefits	116	88
Reserve for reimbursement of deposits	388	414
Reserve for contingencies	865	969
Reserve under special laws	0	0
Deferred tax liabilities	5,088	5,244
Deferred tax liabilities for land revaluation excess	2,328	2,293
Acceptances and guarantees	14,720	16,441
<b>Total liabilities</b>	<b>5,186,189</b>	<b>5,227,098</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	21,381	21,381
Retained earnings	267,604	276,800
Treasury stock	(697)	(724)
<b>Total shareholders' equity</b>	<b>308,993</b>	<b>318,162</b>
Net unrealized gain on other securities	53,227	54,697
Net deferred gain/(loss) on hedging instruments	25	(8)
Land revaluation excess	2,892	2,820
Valuation adjustment of defined benefit plans	(4,470)	(4,792)
<b>Total accumulated other comprehensive income</b>	<b>51,674</b>	<b>52,716</b>
Subscription rights to share	349	292
Non-controlling interests	1,396	1,326
<b>Total net assets</b>	<b>362,415</b>	<b>372,498</b>
<b>Total liabilities and net assets</b>	<b>5,548,604</b>	<b>5,599,597</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, 2018	For the year ended March 31, 2019	
<b>Ordinary income:</b>	<b>95,806</b>	<b>97,833</b>	
Interest income	62,730	62,697	
<i>Interest on loans and bills discounted</i>	32,390	32,761	
<i>Interest and dividends on securities</i>	26,196	23,706	
Fees and commissions	11,126	11,462	
Other operating income	17,851	18,223	
Other income	4,097	5,449	
<b>Ordinary expenses:</b>	<b>75,938</b>	<b>78,539</b>	
Interest expenses	10,084	9,714	
<i>Interest on deposits</i>	4,892	5,447	
Fees and commissions	3,959	4,111	
Other operating expenses	18,750	19,348	
General and administrative expenses	41,242	40,867	
Other expenses	1,901	4,496	
<b>Ordinary profit</b>	<b>19,867</b>	<b>19,294</b>	
<b>Extraordinary gains</b>	<b>18</b>	<b>95</b>	
<b>Extraordinary losses</b>	<b>201</b>	<b>209</b>	
<b>Income before income taxes</b>	<b>19,685</b>	<b>19,179</b>	
<b>Income taxes:</b>	<b>5,978</b>	<b>5,946</b>	
current	5,445	6,819	
deferred	532	(872)	
<b>Net income :</b>	<b>13,706</b>	<b>13,232</b>	
attributable to non-controlling interests	14	27	
attributable to owners of the Bank	13,692	13,205	

Consolidated Statements of Comprehensive Income		(Millions of yen)	
	For the year ended March 31, 2018	For the year ended March 31, 2019	
<b>Net income</b>	<b>13,706</b>	<b>13,232</b>	
<b>Other comprehensive income :</b>	<b>(1,415)</b>	<b>1,018</b>	
Net unrealized gain on other securities	(2,127)	1,374	
Net deferred gain / (loss) on hedging instruments	(11)	(34)	
Valuation adjustment of defined benefit plans	723	(322)	
<b>Comprehensive income :</b>	<b>12,291</b>	<b>14,251</b>	
attributable to owners of the Bank	12,181	14,318	
attributable to non-controlling interests	109	(67)	

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

### Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2018

(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	21,381	256,590	(851)	297,825
Changes during the year					
Dividends from surplus	-	-	(2,739)	-	(2,739)
Net income attributable to owners of the Bank	-	-	13,692	-	13,692
Purchases of treasury stock	-	-	-	(1)	(1)
Sales of treasury stock	-	-	(16)	155	139
Transfer from land revaluation excess	-	-	78	-	78
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	11,014	154	11,168
Balance at the end of the year	20,705	21,381	267,604	(697)	308,993

	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	55,449	36	2,970	(5,194)	53,263	470	1,287	352,846
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(2,739)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	13,692
Purchases of treasury stock	-	-	-	-	-	-	-	(1)
Sales of treasury stock	-	-	-	-	-	-	-	139
Transfer from land revaluation excess	-	-	-	-	-	-	-	78
Net changes of items other than shareholders' equity	(2,222)	(11)	(78)	723	(1,588)	(120)	108	(1,600)
Total changes during the year	(2,222)	(11)	(78)	723	(1,588)	(120)	108	9,568
Balance at the end of the year	53,227	25	2,892	(4,470)	51,674	349	1,396	362,415

For the year ended March 31, 2019

(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	21,381	267,604	(697)	308,993
Changes during the year					
Dividends from surplus	-	-	(4,072)	-	(4,072)
Net income attributable to owners of the Bank	-	-	13,205	-	13,205
Purchases of treasury stock	-	-	-	(118)	(118)
Sales of treasury stock	-	-	(8)	91	83
Transfer from land revaluation excess	-	-	72	-	72
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,196	(27)	9,168
Balance at the end of the year	20,705	21,381	276,800	(724)	318,162

	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	53,227	25	2,892	(4,470)	51,674	349	1,396	362,415
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(4,072)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	13,205
Purchases of treasury stock	-	-	-	-	-	-	-	(118)
Sales of treasury stock	-	-	-	-	-	-	-	83
Transfer from land revaluation excess	-	-	-	-	-	-	-	72
Net changes of items other than shareholders' equity	1,469	(34)	(72)	(322)	1,041	(57)	(69)	914
Total changes during the year	1,469	(34)	(72)	(322)	1,041	(57)	(69)	10,083
Balance at the end of the year	54,697	(8)	2,820	(4,792)	52,716	292	1,326	372,498

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

### Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2018	For the year ended March 31, 2019
<b>Cash flows from operating activities:</b>		
Income before income taxes	19,685	19,179
Depreciation	2,411	2,317
Loss on impairment of fixed assets	175	186
Increase (decrease) in reserve for possible loan losses	(3,275)	2,682
Increase (decrease) in reserve for devaluation of securities	(100)	20
Increase (decrease) in reserve for employees' bonuses	(28)	(28)
Increase (decrease) in net defined benefit liabilities	(1,139)	(124)
Increase (decrease) in reserve for stocks payment	111	103
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	27	(27)
Increase (decrease) in reserve for reimbursement of deposits	16	25
Increase (decrease) in reserve for contingencies	25	103
Interest and dividend income	(62,730)	(62,697)
Interest expenses	10,084	9,714
(Gain) loss related to securities	1,602	(604)
(Gain) loss on money held in trust	(6)	(27)
Foreign exchange gain	(758)	(439)
(Gain) loss on disposals of fixed assets	6	(72)
Net (increase) decrease in loans and bills discounted	(185,365)	(106,443)
Net increase (decrease) in deposits	51,842	(170,470)
Net increase (decrease) in negotiable certificates of deposit	64,990	249,180
Net increase (decrease) in borrowed money	(59,291)	(3,683)
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	247	(1,037)
Net (increase) decrease in call loans	31,939	2,812
Net increase (decrease) in call money	(7,885)	19,798
Net increase (decrease) in cash collateral received under securities lending	107,157	(49,511)
Net (increase) decrease in foreign exchange assets	(239)	(1,400)
Net increase (decrease) in foreign exchange liabilities	6	(16)
Interest and dividends received	63,367	64,330
Interest paid	(10,893)	(11,024)
Others	(44,499)	(20,666)
<b>Subtotal</b>	<b>(22,516)</b>	<b>(57,819)</b>
Income taxes paid	(5,001)	(5,529)
<b>Net cash provided by (used in) operating activities</b>	<b>(27,517)</b>	<b>(63,349)</b>
<b>Cash flows from investing activities:</b>		
Purchases of securities	(298,835)	(284,316)
Proceeds from sales of securities	226,491	206,629
Proceeds from redemption of securities	117,406	352,163
Increase in money held in trust	(3)	(1,000)
Decrease in money held in trust	-	1,000
Purchases of tangible fixed assets	(1,240)	(1,528)
Purchases of intangible fixed assets	(1,052)	(3,246)
Proceeds from sales of tangible fixed assets	65	251
<b>Net cash provided by (used in) investing activities</b>	<b>42,831</b>	<b>269,952</b>
<b>Cash flows from financing activities:</b>		
Purchases of treasury stock	(1)	(118)
Proceeds from sales of treasury stock	0	0
Dividends paid	(2,739)	(4,072)
Dividends paid to non-controlling interests	(0)	(2)
<b>Net cash provided by (used in) financing activities</b>	<b>(2,741)</b>	<b>(4,193)</b>
<b>Effect of changes in exchange rates on cash and cash equivalents</b>	<b>(1)</b>	<b>1</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>12,570</b>	<b>202,411</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>549,907</b>	<b>562,478</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>562,478</b>	<b>764,889</b>

## The San-in Godo Bank, Ltd.

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

(Millions of yen)

	As of March 31, 2018	As of March 31, 2019
<b>Assets:</b>		
Cash and due from banks	562,846	766,292
Call loans	3,718	332
Debt purchased	9,197	9,629
Trading securities	117	57
Money held in trust	4,000	4,000
Securities	1,848,466	1,600,463
Loans and bills discounted	3,016,546	3,121,051
Foreign exchange	4,556	5,957
Other assets	64,147	53,223
Tangible fixed assets	34,191	33,600
Intangible fixed assets	2,340	5,205
Prepaid pension cost	4,299	4,768
Customers' liabilities for acceptances and guarantees	14,665	16,394
Reserve for possible loan losses	(34,159)	(36,922)
Reserve for devaluation of securities	(23)	(44)
<b>Total assets</b>	<b>5,534,909</b>	<b>5,584,011</b>
<b>Liabilities:</b>		
Deposits	4,009,270	3,835,922
Negotiable certificates of deposit	72,190	321,370
Call money	35,292	75,973
Payables under repurchase agreements	20,882	-
Cash collateral received under securities lending	517,951	468,440
Borrowed money	435,505	432,000
Foreign exchange	24	7
Other liabilities	56,495	50,129
Reserve for employees' bonuses	935	938
Reserve for employees' retirement benefits	9,112	9,019
Reserve for stocks payment	211	315
Reserve for reimbursement of deposits	388	414
Reserve for contingencies	865	969
Deferred tax liabilities	6,480	6,816
Deferred tax liabilities for land revaluation excess	2,328	2,293
Acceptances and guarantees	14,665	16,394
<b>Total liabilities</b>	<b>5,182,599</b>	<b>5,221,004</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	261,294	270,781
Treasury stock	(697)	(724)
<b>Total shareholders' equity</b>	<b>296,818</b>	<b>306,278</b>
Net unrealized gain on other securities	52,224	53,623
Net deferred gain/(loss) on hedging instruments	25	(8)
Land revaluation excess	2,892	2,820
<b>Total valuation and translation adjustments</b>	<b>55,141</b>	<b>56,434</b>
Subscription rights to share	349	292
<b>Total net assets</b>	<b>352,310</b>	<b>363,006</b>
<b>Total liabilities and net assets</b>	<b>5,534,909</b>	<b>5,584,011</b>



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

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

(Millions of yen)

	For the year ended March 31, 2018	For the year ended March 31, 2019
<b>Ordinary Income:</b>	<b>79,039</b>	<b>81,512</b>
Interest income	63,183	62,815
<i>Interest on loans and bills discounted</i>	32,494	32,861
<i>Interest and dividends on securities</i>	26,547	23,734
Fees and commissions	10,705	10,838
Other operating income	1,191	1,978
Other income	3,959	5,879
<b>Ordinary expenses:</b>	<b>59,777</b>	<b>62,252</b>
Interest expenses	10,038	9,672
<i>Interest on deposits</i>	4,893	5,448
Fees and commissions	4,769	4,637
Other operating expenses	5,062	5,305
General and administrative expenses	38,589	38,314
Other expenses	1,316	4,322
<b>Ordinary profit</b>	<b>19,262</b>	<b>19,259</b>
<b>Extraordinary gains</b>	<b>10</b>	<b>95</b>
<b>Extraordinary losses</b>	<b>198</b>	<b>203</b>
<b>Income before income taxes</b>	<b>19,073</b>	<b>19,150</b>
<b>Income taxes:</b>	<b>5,716</b>	<b>5,654</b>
<b>current</b>	<b>5,118</b>	<b>6,491</b>
<b>deferred</b>	<b>598</b>	<b>(836)</b>
<b>Net income</b>	<b>13,357</b>	<b>13,495</b>

## The San-in Godo Bank, Ltd.

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

For the year ended March 31, 2018

(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	250,615	(851)	285,985
Changes during the year					
Dividends from surplus	-	-	(2,739)	-	(2,739)
Net income	-	-	13,357	-	13,357
Purchases of treasury stock	-	-	-	(1)	(1)
Sales of treasury stock	-	-	(16)	155	139
Transfer from land revaluation excess	-	-	78	-	78
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	10,679	154	10,833
Balance at the end of the year	20,705	15,516	261,294	(697)	296,818

	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	54,778	36	2,970	57,786	470	344,242
Changes during the year						
Dividends from surplus	-	-	-	-	-	(2,739)
Net income	-	-	-	-	-	13,357
Purchases of treasury stock	-	-	-	-	-	(1)
Sales of treasury stock	-	-	-	-	-	139
Transfer from land revaluation excess	-	-	-	-	-	78
Net changes of items other than shareholders' equity	(2,554)	(11)	(78)	(2,644)	(120)	(2,765)
Total changes during the year	(2,554)	(11)	(78)	(2,644)	(120)	8,068
Balance at the end of the year	52,224	25	2,892	55,141	349	352,310

For the year ended March 31, 2019

(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	261,294	(697)	296,818
Changes during the year					
Dividends from surplus	-	-	(4,072)	-	(4,072)
Net income	-	-	13,495	-	13,495
Purchases of treasury stock	-	-	-	(118)	(118)
Sales of treasury stock	-	-	(8)	91	83
Transfer from land revaluation excess	-	-	72	-	72
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,487	(27)	9,459
Balance at the end of the year	20,705	15,516	270,781	(724)	306,278

	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	52,224	25	2,892	55,141	349	352,310
Changes during the year						
Dividends from surplus	-	-	-	-	-	(4,072)
Net income	-	-	-	-	-	13,495
Purchases of treasury stock	-	-	-	-	-	(118)
Sales of treasury stock	-	-	-	-	-	83
Transfer from land revaluation excess	-	-	-	-	-	72
Net changes of items other than shareholders' equity	1,399	(34)	(72)	1,292	(57)	1,235
Total changes during the year	1,399	(34)	(72)	1,292	(57)	10,695
Balance at the end of the year	53,623	(8)	2,820	56,434	292	363,006

## Financial Data (consolidated)

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

	For the year ended March 31, 2018(B)	For the year ended	
		(A) - (B)	March 31, 2019 (A)
Ordinary profit	19,867	(573)	19,294
Net income attributable to owners of the Bank	13,692	(487)	13,205
Earnings per share - basic (yen)	¥87.76	(¥3.18)	¥84.58

## Summary of financial conditions

	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Net assets (except for subscription rights to share and non-controlling interests) ratio	6.5%	0.1%	6.6%
Capital adequacy ratio (domestic standard)	14.06%	(0.23%)	13.83%
Net assets per share (yen)	¥2,311.15	¥65.97	¥2,377.12

## Financial Data (non-consolidated)

		(Millions of yen)	
		For the year ended March 31, 2018 (B)	For the year ended March 31, 2019 (A)
		(A) - (B)	
Ordinary profit	19,262	(3)	19,259
Net income	13,357	138	13,495
Earnings per share - basic (yen)	¥85.61	¥0.83	¥86.44
Credit cost	628	3,341	3,969
Gains/(Losses) on bonds	(4,440)	938	(3,502)
Gains/(Losses) on stocks	2,753	1,333	4,086

### Summary of financial conditions

	As of March 31, 2018 (B)	(A) - (B)	As of March 31, 2019 (A)
	Net assets (except for subscription rights to share) ratio	6.3%	0.1%
Capital adequacy ratio (domestic standard)	13.48%	(0.12%)	13.36%
Net assets per share (yen)	¥2,255.35	¥69.43	¥2,324.78

### Dividends per share

		(Yen)	
		For the year ended March 31, 2018 (B)	For the year ended March 31, 2019 (A)
		(A) - (B)	
Dividends per share (*expected)	¥26.00	¥0.00	¥26.00 *
Mid-year dividend per share	¥7.00	¥0.00	¥7.00
Year-end dividend per share (*expected)	¥19.00	¥0.00	¥19.00 *

\* Year-end dividend is to be proposed to the general stockholders' meeting which is going to be held on June 25.

## Net Holding Gain (Loss) on Securities

### Net holding gain (loss) on securities (consolidated)

(Millions of yen)

	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Held to maturity	(250)	69	(181)
Other securities	76,186	2,531	78,717
Stock	29,430	(5,758)	23,672
Bond	42,173	(2,161)	40,012
Others	4,582	10,451	15,033
<b>Total</b>	<b>75,935</b>	<b>2,600</b>	<b>78,535</b>

### Net holding gain (loss) on securities (non-consolidated)

(Millions of yen)

	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Held to maturity	(248)	67	(181)
Other securities	74,449	2,552	77,001
Stock	27,693	(5,737)	21,956
Bond	42,173	(2,161)	40,012
Others	4,582	10,451	15,033
<b>Total</b>	<b>74,200</b>	<b>2,620</b>	<b>76,820</b>

## Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)	
	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Risk managed loans (C)	53,099	3,468	56,567
Loans to borrowers under bankruptcy proceedings	1,951	471	2,422
Non-accrual past due loans	40,087	163	40,250
Loans past due for three months or more	0	0	-
Loans with altered lending conditions	11,058	2,837	13,895
Loans and bills discounted (D)	2,983,603	106,443	3,090,046

Ratio of risk managed loans (consolidated)		(%)	
Risk managed loans (C)/(D)	1.77	0.06	1.83
Loans to borrowers under bankruptcy proceedings	0.06	0.01	0.07
Non-accrual past due loans	1.34	(0.04)	1.30
Loans past due for three months or more	0.00	0.00	-
Loans with altered lending conditions	0.37	0.07	0.44

Risk managed loans (non-consolidated)		(Millions of yen)	
	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Risk managed loans (E)	53,099	3,468	56,567
Loans to borrowers under bankruptcy proceedings	1,951	471	2,422
Non-accrual past due loans	40,087	163	40,250
Loans past due for three months or more	0	0	-
Loans with altered lending conditions	11,058	2,837	13,895
Loans and bills discounted (F)	3,016,546	104,505	3,121,051

Ratio of risk managed loans (non-consolidated)		(%)	
Risk managed loans (E)/(F)	1.76	0.05	1.81
Loans to borrowers under bankruptcy proceedings	0.06	0.01	0.07
Non-accrual past due loans	1.32	(0.04)	1.28
Loans past due for three months or more	0.00	0.00	-
Loans with altered lending conditions	0.36	0.08	0.44

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

Loans and bills discounted (Millions of yen)

	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Domestic loans (excluding JOM account)	3,016,546	104,505	3,121,051
Manufacturing	380,461	5,431	385,892
Agriculture and forestry	8,169	482	8,651
Fishery	2,920	76	2,996
Mining, quarrying and gravel-digging	1,113	120	1,233
Construction	96,125	2,160	98,285
Electric power, gas, heat supply and water supply	65,546	5,031	70,577
Telecommunication	22,791	(2,594)	20,197
Transportation and postal service	106,363	5,733	112,096
Wholesale and retail	327,162	1,646	328,808
Finance and insurance	129,556	253	129,809
Real estate, leasing	450,761	14,569	465,330
Services	331,309	9,488	340,797
Local government	333,496	(13,283)	320,213
Others	760,769	75,391	836,160

Risk managed loans (Millions of yen)

	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Domestic loans (excluding JOM account)	53,099	3,468	56,567
Manufacturing	10,299	(1,888)	8,411
Agriculture and forestry	169	(37)	132
Fishery	76	750	826
Mining, quarrying and gravel-digging	33	(33)	-
Construction	3,171	(151)	3,020
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	69	84	153
Transportation and postal service	1,136	190	1,326
Wholesale and retail	11,837	2,127	13,964
Finance and insurance	4,173	(1,235)	2,938
Real estate, leasing	4,412	1,911	6,323
Services	9,963	1,742	11,705
Local government	-	-	-
Others	7,756	7	7,763



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

Disclosed assets (Millions of yen, %)

	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Bankrupt and quasi-bankrupt assets	11,635	3,457	15,092
Doubtful assets	30,984	(2,973)	28,011
Substandard loans	11,059	2,836	13,895
Subtotal (C)	53,678	3,321	56,999
Normal assets	3,036,053	123,575	3,159,628
Total (D)	3,089,731	126,897	3,216,628

(C)/(D)	1.73	0.04	1.77
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2018 (B)	As of March 31,	
		(A) - (B)	2019 (A)
Total (E)=(F)+(G)	43,451	2,100	45,551
Collateral and guarantees (F)	24,779	(438)	24,341
Bankrupt and quasi-bankrupt assets	4,613	991	5,604
Doubtful assets	18,430	(2,266)	16,164
Substandard loans	1,734	838	2,572
Reserve for possible loan losses (G)	18,672	2,537	21,209
Bankrupt and quasi-bankrupt assets	7,021	2,467	9,488
Doubtful assets	9,181	(284)	8,897
Substandard loans	2,469	354	2,823

Coverage ratio (E)/(C)	80.94	(1.03)	79.91
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	89.11	0.36	89.47
Substandard loans	38.01	0.82	38.83

Ratio of reserve (G)/((C)-(F))	64.61	0.33	64.94
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	73.13	1.97	75.10
Substandard loans	26.48	(1.55)	24.93

## Projections for the Year Ending March 31, 2020

### Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2019 (B)	For the year ending March 31, 2020 (A)	
		(A) - (B)	
Ordinary income	97,833	(12,633)	85,200
Ordinary profit	19,294	(1,794)	17,500
Net income attributable to owners of the Bank	13,205	(1,105)	12,100
Earnings per share - basic (Yen)	¥84.58	(¥7.03)	¥77.55

	For the six months ended September 30, 2018 (B)	For the six months ending September 30, 2019 (A)	
		(A) - (B)	
Ordinary income	50,143	(7,543)	42,600
Ordinary profit	9,659	(559)	9,100
Net income attributable to owners of the Bank	6,668	(368)	6,300
Earnings per share - basic (Yen)	¥42.71	(¥2.34)	¥40.37

### Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2019 (B)	For the year ending March 31, 2020 (A)	
		(A) - (B)	
Ordinary income	81,512	(13,312)	68,200
Ordinary profit	19,259	(2,159)	17,100
Net income	13,495	(1,695)	11,800
Earnings per share - basic (Yen)	¥86.44	(¥10.81)	¥75.63

	For the six months ended September 30, 2018 (B)	For the six months ending September 30, 2019 (A)	
		(A) - (B)	
Ordinary income	41,694	(7,494)	34,200
Ordinary profit	9,168	(268)	8,900
Net income	6,292	(192)	6,100
Earnings per share - basic (Yen)	¥40.30	(¥1.21)	¥39.09

### Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2019 (B)	For the year ending March 31, 2020 (A)	
		(A) - (B)	
Expected credit costs	3,969	(1,469)	2,500

	For the six months ended September 30, 2018 (B)	For the six months ending September 30, 2019 (A)	
		(A) - (B)	
Expected credit costs	1,361	(561)	800

### Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2019 (B)	For the year ending March 31, 2020 (A)	
		(A) - (B)	
Dividend per share	¥26.00	(¥2.00)	¥24.00
Mid-year dividend per share	¥7.00	¥0.00	¥7.00
Year-end dividend per share	¥19.00	(¥2.00)	¥17.00