

**Financial Highlights**  
**For the Six Months Ended September 30, 2018**



**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 September 30, 2018
<b>Assets:</b>		
Cash and due from banks	565,961	552,870
Call loans and bills purchased	3,718	1,135
Debt purchased	10,229	10,156
Trading securities	117	107
Money held in trust	4,000	4,008
Securities	1,847,414	1,696,778
Loans and bills discounted	2,983,603	3,009,325
Foreign exchange	4,556	3,017
Lease receivables and investment assets	27,177	27,498
Other assets	82,772	74,264
Tangible fixed assets	36,496	36,305
Intangible fixed assets	2,427	2,800
Net defined benefit assets	-	74
Deferred tax assets	269	227
Customers' liabilities for acceptances and guarantees	14,720	16,527
Reserve for possible loan losses	(34,834)	(35,216)
Reserve for devaluation of securities	(26)	(46)
<b>Total assets</b>	<b>5,548,604</b>	<b>5,399,835</b>
<b>Liabilities:</b>		
Deposits	3,989,404	3,834,866
Negotiable certificates of deposit	72,190	91,500
Call money and bills sold	35,292	64,977
Payables under repurchase agreements	20,882	-
Cash collateral received under securities lending	517,951	526,365
Borrowed money	451,050	448,622
Foreign exchange	24	45
Other liabilities	63,251	35,525
Reserve for employees' bonuses	1,037	1,056
Net defined benefit liabilities	11,383	10,507
Reserve for stocks payment	211	244
Reserve for directors' and corporate auditors' retirement benefits	116	87
Reserve for reimbursement of deposits	388	348
Reserve for contingencies	865	940
Reserve under special laws	0	0
Deferred tax liabilities	5,088	3,678
Deferred tax liabilities for land revaluation excess	2,328	2,294
Acceptances and guarantees	14,720	16,527
<b>Total liabilities</b>	<b>5,186,189</b>	<b>5,037,588</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	21,381	21,381
Retained earnings	267,604	271,358
Treasury stock	(697)	(606)
<b>Total shareholders' equity</b>	<b>308,993</b>	<b>312,839</b>
Net unrealized gain on other securities	53,227	49,017
Net deferred gain/(loss) on hedging instruments	25	(134)
Land revaluation excess	2,892	2,822
Valuation adjustment of defined benefit plans	(4,470)	(4,005)
<b>Total accumulated other comprehensive income</b>	<b>51,674</b>	<b>47,699</b>
Subscription rights to share	349	292
Non-controlling interests	1,396	1,415
<b>Total net assets</b>	<b>362,415</b>	<b>362,247</b>
<b>Total liabilities and net assets</b>	<b>5,548,604</b>	<b>5,399,835</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 ended September 30, 2017	For the six months ended September 30, 2018
<b>Ordinary income:</b>	<b>47,717</b>	<b>50,143</b>
Interest income	31,016	31,135
<i>Interest on loans and bills discounted</i>	<i>16,182</i>	<i>16,315</i>
<i>Interest and dividends on securities</i>	<i>13,174</i>	<i>11,753</i>
Fees and commissions	5,526	5,734
Other operating income	9,039	8,346
Other income	2,135	4,927
<b>Ordinary expenses:</b>	<b>37,186</b>	<b>40,484</b>
Interest expenses	4,745	4,910
<i>Interest on deposits</i>	<i>2,311</i>	<i>2,833</i>
Fees and commissions	1,961	2,074
Other operating expenses	8,805	11,231
General and administrative expenses	20,989	20,882
Other expenses	683	1,384
<b>Ordinary profit</b>	<b>10,531</b>	<b>9,659</b>
<b>Extraordinary gains</b>	<b>5</b>	<b>87</b>
<b>Extraordinary losses</b>	<b>74</b>	<b>179</b>
<b>Income before income taxes</b>	<b>10,462</b>	<b>9,568</b>
<b>Income taxes:</b>	<b>3,119</b>	<b>2,858</b>
<b>current</b>	<b>3,108</b>	<b>3,086</b>
<b>deferred</b>	<b>11</b>	<b>(227)</b>
<b>Net income :</b>	<b>7,343</b>	<b>6,710</b>
<b>attributable to non-controlling interests</b>	<b>9</b>	<b>41</b>
<b>attributable to owners of the Bank</b>	<b>7,333</b>	<b>6,668</b>

#### Consolidated Statements of Comprehensive Income

	For the six months ended September 30, 2017	For the six months ended September 30, 2018
<b>Net income</b>	<b>7,343</b>	<b>6,710</b>
<b>Other comprehensive income :</b>	<b>4,710</b>	<b>(3,925)</b>
Net unrealized gain on other securities	4,306	(4,230)
Net deferred gain/(loss) on hedging instruments	(69)	(160)
Valuation adjustment of defined benefit plans	473	464
<b>Comprehensive income :</b>	<b>12,053</b>	<b>2,784</b>
attributable to owners of the Bank	12,030	2,763
attributable to non-controlling interests	23	21

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

**Consolidated Statements of Changes in Net Assets**

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
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
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

For the six months ended September 30, 2018

(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	267,604	(697)	308,993
Changes during the period					
Dividends from surplus	-	-	(2,975)	-	(2,975)
Net income attributable to owners of the Bank	-	-	6,668	-	6,668
Purchases of treasury stock	-	-	-	(0)	(0)
Sales of treasury stock	-	-	(8)	91	83
Transfer from land revaluation excess	-	-	69	-	69
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	3,754	90	3,845
Balance at the end of the period	20,705	21,381	271,358	(606)	312,839

	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	53,227	25	2,892	(4,470)	51,674	349	1,396	362,415
Changes during the period								
Dividends from surplus	-	-	-	-	-	-	-	(2,975)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	6,668
Purchases of treasury stock	-	-	-	-	-	-	-	(0)
Sales of treasury stock	-	-	-	-	-	-	-	83
Transfer from land revaluation excess	-	-	-	-	-	-	-	69
Net changes of items other than shareholders' equity	(4,209)	(160)	(69)	464	(3,975)	(57)	19	(4,013)
Total changes during the period	(4,209)	(160)	(69)	464	(3,975)	(57)	19	(167)
Balance at the end of the period	49,017	(134)	2,822	(4,005)	47,699	292	1,415	362,247

After the balance sheet date, mid-year dividend of ¥7 per share is to be paid to the shareholders as of September 30, 2018.

## The San-in Godo Bank, Ltd.

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

(Millions of yen)

	As of March 31, 2018	As of September 30, 2018
<b>Assets:</b>		
Cash and due from banks	562,846	550,020
Call loans	3,718	1,135
Debt purchased	9,197	9,183
Trading securities	117	107
Money held in trust	4,000	4,008
Securities	1,848,466	1,697,591
Loans and bills discounted	3,016,546	3,036,341
Foreign exchange	4,556	3,017
Other assets	64,147	56,764
Tangible fixed assets	34,191	33,888
Intangible fixed assets	2,340	2,712
Prepaid pension cost	4,299	4,532
Customers' liabilities for acceptances and guarantees	14,665	16,476
Reserve for possible loan losses	(34,159)	(34,746)
Reserve for devaluation of securities	(23)	(45)
<b>Total assets</b>	<b>5,534,909</b>	<b>5,380,989</b>
<b>Liabilities:</b>		
Deposits	4,009,270	3,850,212
Negotiable certificates of deposit	72,190	91,500
Call money	35,292	64,977
Payables under repurchase agreements	20,882	-
Cash collateral received under securities lending	517,951	526,365
Borrowed money	435,505	432,942
Foreign exchange	24	45
Other liabilities	56,495	28,585
Reserve for employees' bonuses	935	965
Reserve for employees' retirement benefits	9,112	9,096
Reserve for stocks payment	211	244
Reserve for reimbursement of deposits	388	348
Reserve for contingencies	865	940
Deferred tax liabilities	6,480	4,895
Deferred tax liabilities for land revaluation excess	2,328	2,294
Acceptances and guarantees	14,665	16,476
<b>Total liabilities</b>	<b>5,182,599</b>	<b>5,029,890</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	261,294	264,673
Treasury stock	(697)	(606)
<b>Total shareholders' equity</b>	<b>296,818</b>	<b>300,287</b>
Net unrealized gain on other securities	52,224	47,829
Net deferred gain/(loss) on hedging instruments	25	(134)
Land revaluation excess	2,892	2,822
<b>Total valuation and translation adjustments</b>	<b>55,141</b>	<b>50,517</b>
Subscription rights to share	349	292
<b>Total net assets</b>	<b>352,310</b>	<b>351,098</b>
<b>Total liabilities and net assets</b>	<b>5,534,909</b>	<b>5,380,989</b>

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

(Millions of yen)

	For the six months ended September 30, 2017	For the six months ended September 30, 2018
<b>Ordinary income:</b>	<b>39,509</b>	<b>41,694</b>
Interest income	31,432	31,224
<i>Interest on loans and bills discounted</i>	16,236	16,367
<i>Interest and dividends on securities</i>	13,537	11,792
Fees and commissions	5,351	5,447
Other operating income	646	181
Other income	2,078	4,840
<b>Ordinary expenses:</b>	<b>29,299</b>	<b>32,525</b>
Interest expenses	4,721	4,888
<i>Interest on deposits</i>	2,312	2,834
Fees and commissions	2,361	2,486
Other operating expenses	2,028	4,222
General and administrative expenses	19,571	19,444
Other expenses	616	1,483
<b>Ordinary profit</b>	<b>10,209</b>	<b>9,168</b>
<b>Extraordinary gains</b>	<b>0</b>	<b>87</b>
<b>Extraordinary losses</b>	<b>73</b>	<b>173</b>
<b>Income before income taxes</b>	<b>10,136</b>	<b>9,083</b>
<b>Income taxes:</b>	<b>2,941</b>	<b>2,790</b>
<b>current</b>	<b>2,929</b>	<b>2,942</b>
<b>deferred</b>	<b>12</b>	<b>(151)</b>
<b>Net income</b>	<b>7,194</b>	<b>6,292</b>



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

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

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

For the six months ended September 30, 2018

(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	261,294	(697)	296,818
Changes during the period					
Dividends from surplus	-	-	(2,975)	-	(2,975)
Net income	-	-	6,292	-	6,292
Purchases of treasury stock	-	-	-	(0)	(0)
Sales of treasury stock	-	-	(8)	91	83
Transfer from land revaluation excess	-	-	69	-	69
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	3,378	90	3,469
Balance at the end of the period	20,705	15,516	264,673	(606)	300,287

	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	52,224	25	2,892	55,141	349	352,310
Changes during the period						
Dividends from surplus	-	-	-	-	-	(2,975)
Net income	-	-	-	-	-	6,292
Purchases of treasury stock	-	-	-	-	-	(0)
Sales of treasury stock	-	-	-	-	-	83
Transfer from land revaluation excess	-	-	-	-	-	69
Net changes of items other than shareholders' equity	(4,394)	(160)	(69)	(4,624)	(57)	(4,681)
Total changes during the period	(4,394)	(160)	(69)	(4,624)	(57)	(1,212)
Balance at the end of the period	47,829	(134)	2,822	50,517	292	351,098

## Financial Data

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

	For the six months ended September 30, 2017 (B)	For the six months ended September 30, 2018 (A)	
		(A)-(B)	
Ordinary profit	10,531	(872)	9,659
Net income attributable to owners of the Bank	7,333	(665)	6,668
Earnings per share - basic (yen)	¥47.01	(¥4.30)	¥42.71

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

	As of March 31, 2018 (B)	As of September 30, 2018 (A)	
		(A)-(B)	
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	0.11	14.17

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

	For the six months ended September 30, 2017 (B)	For the six months ended September 30, 2018 (A)	
		(A)-(B)	
Ordinary profit	10,209	(1,041)	9,168
Net income	7,194	(902)	6,292
Earnings per share - basic (yen)	¥46.12	(¥5.82)	¥40.30
Credit cost	33	1,328	1,361
Gains/(Losses) on bonds	(1,556)	(2,521)	(4,077)
Gains/(Losses) on stocks	1,175	2,872	4,047

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

	As of March 31, 2018 (B)	As of September 30, 2018 (A)	
		(A)-(B)	
Net assets (except for subscription rights to share) ratio	6.3	0.2	6.5
Capital adequacy ratio (domestic standard)	13.48	0.12	13.60

### Dividends per share (Yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A)-(B)	
Dividends per share (*expected)	¥26	¥0	¥26 *
Mid-year dividend per share	¥7	¥0	¥7
Year-end dividend per share (*expected)	¥19	¥0	¥19 *

## Net Holding Gain (Loss) on Securities

Net holding gain (loss) on securities (consolidated) (Millions of yen)

	As of March 31, 2018 (B)	As of September	
		(A) - (B)	30, 2018 (A)
Held to maturity	(250)	(139)	(389)
Other securities	76,186	(5,538)	70,648
Stock	29,430	2,804	32,234
Bond	42,173	(8,128)	34,045
Others	4,582	(214)	4,368
Total	75,935	(5,677)	70,258

Net holding gain (loss) on securities (non-consolidated) (Millions of yen)

	As of March 31, 2018 (B)	As of September	
		(A) - (B)	30, 2018 (A)
Held to maturity	(248)	(138)	(386)
Other securities	74,449	(5,791)	68,658
Stock	27,693	2,551	30,244
Bond	42,173	(8,128)	34,045
Others	4,582	(214)	4,368
Total	74,200	(5,929)	68,271

## Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)	
		As of March 31, 2018 (B)	As of September 30, 2018 (A)
		(A) - (B)	
Risk managed loans (C)	53,099	681	53,780
Loans to borrowers under bankruptcy proceedings	1,951	229	2,180
Non-accrual past due loans	40,087	(1,649)	38,438
Loans past due for three months or more	0	0	-
Loans with altered lending conditions	11,058	2,103	13,161
Loans and bills discounted (D)	2,983,603	25,722	3,009,325

Ratio of risk managed loans (consolidated)		(%)	
Risk managed loans (C)/(D)	1.77	0.01	1.78
Loans to borrowers under bankruptcy proceedings	0.06	0.01	0.07
Non-accrual past due loans	1.34	(0.07)	1.27
Loans past due for three months or more	0.00	0.00	-
Loans with altered lending conditions	0.37	0.06	0.43

Risk managed loans (non-consolidated)		(Millions of yen)	
	As of March 31, 2018 (B)	As of September 30, 2018 (A)	
		(A) - (B)	
Risk managed loans (E)	53,099	681	53,780
Loans to borrowers under bankruptcy proceedings	1,951	229	2,180
Non-accrual past due loans	40,087	(1,649)	38,438
Loans past due for three months or more	0	0	-
Loans with altered lending conditions	11,058	2,103	13,161
Loans and bills discounted (F)	3,016,546	19,795	3,036,341

Ratio of risk managed loans (non-consolidated)		(%)	
Risk managed loans (E)/(F)	1.76	0.01	1.77
Loans to borrowers under bankruptcy proceedings	0.06	0.01	0.07
Non-accrual past due loans	1.32	(0.06)	1.26
Loans past due for three months or more	0.00	0.00	-
Loans with altered lending conditions	0.36	0.07	0.43

## 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, 2018 (B)	As of September 30, 2018 (A)	
		(A) - (B)	
Domestic loans (Excluding JOM account)	3,016,546	19,795	3,036,341
Manufacturing	380,461	(2,785)	377,676
Agriculture and forestry	8,169	80	8,249
Fishery	2,920	75	2,995
Mining, quarrying and gravel-digging	1,113	84	1,197
Construction	96,125	(4,516)	91,609
Electric power, gas, heat supply and water supply	65,546	2,094	67,640
Telecommunication	22,791	404	23,195
Transportation and postal service	106,363	2,929	109,292
Wholesale and retail	327,162	3,725	330,887
Finance and insurance	129,556	(960)	128,596
Real estate and leasing	450,761	(1,275)	449,486
Services	331,309	1,878	333,187
Local government	333,496	(15,250)	318,246
Others	760,769	33,312	794,081

Risk managed loans (non-consolidated)		(Millions of yen)	
	As of March 31, 2018 (B)	As of September 30, 2018 (A)	
		(A) - (B)	
Domestic loans (Excluding JOM account)	53,099	681	53,780
Manufacturing	10,299	(1,800)	8,499
Agriculture and forestry	169	7	176
Fishery	76	(5)	71
Mining, quarrying and gravel-digging	33	0	33
Construction	3,171	3	3,174
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	69	(8)	61
Transportation and postal service	1,136	264	1,400
Wholesale and retail	11,837	(105)	11,732
Finance and insurance	4,173	(1)	4,172
Real estate and leasing	4,412	1,601	6,013
Services	9,963	780	10,743
Local government	-	-	-
Others	7,756	(57)	7,699

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

**Disclosed assets** (Millions of yen, %)

	As of March 31, 2018 (B)	As of September 30, 2018 (A)	
		(A) - (B)	
Bankrupt and quasi-bankrupt assets	11,635	2,131	13,766
Doubtful assets	30,984	(3,723)	27,261
Substandard loans	11,059	2,102	13,161
Subtotal (C)	53,678	511	54,189
Normal assets	3,036,053	27,418	3,063,471
Total (D)	3,089,731	27,929	3,117,660
(C)/(D)	1.73	0.00	1.73

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

	As of March 31, 2018 (B)	As of September 30, 2018 (A)	
		(A) - (B)	
Total (E)=(F)+(G)	43,451	248	43,699
Collateral and guarantees (F)	24,779	354	25,133
Bankrupt and quasi-bankrupt assets	4,613	569	5,182
Doubtful assets	18,430	(1,053)	17,377
Substandard loans	1,734	839	2,573
Reserve for possible loan losses (G)	18,672	(106)	18,566
Bankrupt and quasi-bankrupt assets	7,021	1,562	8,583
Doubtful assets	9,181	(1,801)	7,380
Substandard loans	2,469	133	2,602
Coverage ratio (E)/(C)	80.94	(0.30)	80.64
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	89.11	1.70	90.81
Substandard loans	38.01	1.31	39.32
Ratio of reserve (G)/((C)-(F))	64.61	(0.72)	63.89
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	73.13	1.54	74.67
Substandard loans	26.48	(1.91)	24.57

## Projections for the Year Ending March 31, 2019

### Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A)-(B)	
Ordinary income	95,806	(806)	95,000
Ordinary profit	19,867	(567)	19,300
Net income attributable to owners of the Bank	13,692	(492)	13,200
Earnings per share - basic (Yen)	¥87.76	(¥3.23)	¥84.53

### Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A)-(B)	
Ordinary income	79,039	(139)	78,900
Ordinary profit	19,262	(262)	19,000
Net income	13,357	(157)	13,200
Earnings per share - basic (Yen)	¥85.61	(¥1.08)	¥84.53

### Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A)-(B)	
Expected credit costs	628	2,172	2,800

### Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2018 (B)	For the year ending March 31, 2019 (A)	
		(A)-(B)	
Expected dividend per share	¥26	¥0	¥26 *

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