

Financial Highlights
For the Six Months Ended September 30, 2013



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, 2013	As of September 30, 2013
Assets:		
Cash and due from banks	206,186	173,738
Call loans and bills purchased	67,101	108,781
Debt purchased	6,929	6,859
Trading securities	409	389
Money held in trust	5,000	6,888
Securities	1,601,060	1,593,437
Loans and bills discounted	2,278,289	2,297,345
Foreign exchange	2,734	2,686
Lease receivables and investment assets	25,829	25,791
Other assets	24,078	24,707
Tangible fixed assets	41,808	41,049
Intangible fixed assets	3,736	3,290
Deferred tax assets	668	556
Customers' liabilities for acceptances and guarantees	19,030	18,955
Reserve for possible loan losses	(40,843)	(42,109)
Reserve for devaluation of securities	(93)	(92)
Total assets	4,241,925	4,262,276
Liabilities:		
Deposits	3,609,489	3,607,317
Negotiable certificates of deposit	1,200	-
Call money and bills sold	11,332	14,775
Cash collateral received under securities lending	61,335	84,127
Borrowed money	125,294	150,904
Foreign exchange	35	40
Other liabilities	73,580	52,487
Reserve for employees' bonuses	1,075	1,062
Reserve for employees' retirement benefits	9,071	8,620
Reserve for directors' and corporate auditors' retirement benefits	103	85
Reserve for reimbursement of deposits	333	284
Reserve for contingencies	760	809
Deferred tax liabilities	3,638	161
Deferred tax liabilities for land revaluation excess	3,094	3,077
Acceptances and guarantees	19,030	18,955
Total liabilities	3,919,376	3,942,709
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,524
Retained earnings	221,905	226,414
Treasury stock	(848)	(2,142)
Total shareholders' equity	257,278	260,501
Net unrealized gain on other securities	45,621	39,073
Net deferred gain/(loss) on hedging instruments	(12)	(6)
Land revaluation excess	3,203	3,193
Total accumulated other comprehensive income	48,812	42,260
Subscription rights to share	533	474
Minority interests	15,924	16,330
Total net assets	322,548	319,566
Total liabilities and net assets	4,241,925	4,262,276

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, 2012	For the six months ended September 30, 2013
Ordinary income:	46,913	43,944
Interest income	30,324	30,145
<i>Interest on loans and bills discounted</i>	18,215	17,603
<i>Interest and dividends on securities</i>	10,197	11,188
Fees and commissions	4,900	5,404
Other operating income	11,369	8,025
Other income	319	368
Ordinary expenses:	37,426	34,478
Interest expenses	3,947	3,296
<i>Interest on deposits</i>	3,118	2,446
Fees and commissions	1,494	1,594
Other operating expenses	6,217	5,992
General and administrative expenses	21,123	20,995
Other expenses	4,643	2,600
Ordinary profit	9,486	9,465
Extraordinary gains	3	0
Extraordinary losses	1,459	152
Income before income taxes and minority interests	8,029	9,313
Income taxes:	3,604	3,476
current	4,229	3,292
deferred	(625)	183
Income before provision for minority interests	4,425	5,837
Minority interests in net income	452	363
Net income	3,973	5,473

Consolidated Statements of Comprehensive Income

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Income before provision for minority interests	4,425	5,837
Other comprehensive income :	(975)	(6,491)
Unrealized gain on other securities, net of taxes	(972)	(6,498)
Unrealized gain on hedging instruments, net of taxes	(2)	6
Comprehensive income :	3,450	(654)
Attributable to common shareholders of the Bank	3,009	(1,068)
Attributable to minority interests	440	413

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

Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2012

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the period	20,705	15,516	214,702	(944)	249,980
Changes during the period					
Dividends from surplus	-	-	(986)	-	(986)
Net income	-	-	3,973	-	3,973
Purchases of treasury stock	-	-	-	(1,133)	(1,133)
Sales of treasury stock	-	-	(0)	44	44
Transfer from land revaluation excess	-	-	173	-	173
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	3,160	(1,089)	2,071
Balance at the end of the period	20,705	15,516	217,862	(2,033)	252,051

	Accumulated other comprehensive income				Subscription rights to share	Minority interests	Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total accumulated other comprehensive income			
Balance at the beginning of the period	36,056	(7)	3,377	39,426	422	14,863	304,692
Changes during the period							
Dividends from surplus	-	-	-	-	-	-	(986)
Net income	-	-	-	-	-	-	3,973
Purchases of treasury stock	-	-	-	-	-	-	(1,133)
Sales of treasury stock	-	-	-	-	-	-	44
Transfer from land revaluation excess	-	-	-	-	-	-	173
Net changes of items other than shareholders' equity	(961)	(2)	(173)	(1,137)	41	434	(661)
Total changes during the period	(961)	(2)	(173)	(1,137)	41	434	1,409
Balance at the end of the period	35,095	(10)	3,203	38,288	463	15,298	306,101

For the six months ended September 30, 2013

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the period	20,705	15,516	221,905	(848)	257,278
Changes during the period					
Dividends from surplus	-	-	(975)	-	(975)
Net income	-	-	5,473	-	5,473
Purchases of treasury stock	-	-	-	(1,418)	(1,418)
Sales of treasury stock	-	7	-	125	133
Transfer from land revaluation excess	-	-	10	-	10
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	7	4,508	(1,293)	3,223
Balance at the end of the period	20,705	15,524	226,414	(2,142)	260,501

	Accumulated other comprehensive income				Subscription rights to share	Minority interests	Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total accumulated other comprehensive income			
Balance at the beginning of the period	45,621	(12)	3,203	48,812	533	15,924	322,548
Changes during the period							
Dividends from surplus	-	-	-	-	-	-	(975)
Net income	-	-	-	-	-	-	5,473
Purchases of treasury stock	-	-	-	-	-	-	(1,418)
Sales of treasury stock	-	-	-	-	-	-	133
Transfer from land revaluation excess	-	-	-	-	-	-	10
Net changes of items other than shareholders' equity	(6,548)	6	(10)	(6,551)	(59)	405	(6,205)
Total changes during the period	(6,548)	6	(10)	(6,551)	(59)	405	(2,982)
Balance at the end of the period	39,073	(6)	3,193	42,260	474	16,330	319,566

After the balance sheet date, mid-year dividend of ¥4.0 per share is to be paid to the shareholders as of September 30, 2013.
The total amount of the mid-year dividend is ¥643 million.

The San-in Godo Bank, Ltd.

Balance Sheets (condensed, non-consolidated)

(Millions of yen)

	As of March 31, 2013	As of September 30, 2013
Assets:		
Cash and due from banks	205,340	172,398
Call loans	67,101	108,781
Debt purchased	6,050	6,099
Trading securities	409	389
Money held in trust	5,000	6,888
Securities	1,597,674	1,589,944
Loans and bills discounted	2,288,629	2,307,798
Foreign exchange	2,734	2,686
Other assets	14,482	14,495
Tangible fixed assets	39,769	39,030
Intangible fixed assets	3,695	3,249
Deferred tax assets	-	34
Customers' liabilities for acceptances and guarantees	18,905	18,835
Reserve for possible loan losses	(39,717)	(41,023)
Reserve for devaluation of securities	(75)	(82)
Total assets	4,210,000	4,229,526
Liabilities:		
Deposits	3,618,260	3,617,285
Negotiable certificates of deposit	1,200	-
Call money	11,332	14,775
Cash collateral received under securities lending	61,335	84,127
Borrowed money	110,844	134,974
Foreign exchange	35	40
Other liabilities	69,689	48,494
Reserve for employees' bonuses	974	958
Reserve for employees' retirement benefits	8,913	8,457
Reserve for reimbursement of deposits	333	284
Reserve for contingencies	760	809
Deferred tax liabilities	3,433	-
Deferred tax liabilities for land revaluation excess	3,094	3,077
Acceptances and guarantees	18,905	18,835
Total liabilities	3,909,112	3,932,121
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,524
Retained earnings	216,203	220,626
Treasury stock	(848)	(2,142)
Total shareholders' equity	251,576	254,714
Net unrealized gain on other securities	45,586	39,029
Net deferred gain/(loss) on hedging instruments	(12)	(6)
Land revaluation excess	3,203	3,193
Total valuation and translation adjustments	48,777	42,216
Subscription rights to share	533	474
Total net assets	300,887	297,405
Total liabilities and net assets	4,210,000	4,229,526

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

(Millions of yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income:	39,722	36,791
Interest income	30,416	30,263
<i>Interest on loans and bills discounted</i>	18,292	17,674
<i>Interest and dividends on securities</i>	10,217	11,238
Fees and commissions	4,566	5,053
Other operating income	4,443	1,128
Other income	295	346
Ordinary expenses:	31,114	28,086
Interest expenses	3,882	3,243
<i>Interest on deposits</i>	3,119	2,447
Fees and commissions	2,051	2,102
Other operating expenses	517	163
General and administrative expenses	20,222	20,065
Other expenses	4,440	2,511
Ordinary profit	8,608	8,704
Extraordinary gains	3	0
Extraordinary losses	1,458	151
Income before income taxes	7,152	8,553
Income taxes:	3,296	3,165
current	3,881	3,050
deferred	(585)	115
Net income	3,856	5,388

The San-in Godo Bank, Ltd.

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

For the six months ended September 30, 2012

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the period	20,705	15,516	209,329	(944)	244,607
Changes during the period					
Dividends from surplus	-	-	(986)	-	(986)
Net income	-	-	3,856	-	3,856
Purchases of treasury stock	-	-	-	(1,133)	(1,133)
Sales of treasury stock	-	-	(0)	44	44
Transfer from land revaluation excess	-	-	173	-	173
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	3,042	(1,089)	1,953
Balance at the end of the period	20,705	15,516	212,372	(2,033)	246,560

	Valuation and translation adjustments				Subscription rights to share	Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total valuation and translation adjustments		
Balance at the beginning of the period	36,035	(7)	3,377	39,405	422	284,434
Changes during the period						
Dividends from surplus	-	-	-	-	-	(986)
Net income	-	-	-	-	-	3,856
Purchases of treasury stock	-	-	-	-	-	(1,133)
Sales of treasury stock	-	-	-	-	-	44
Transfer from land revaluation excess	-	-	-	-	-	173
Net changes of items other than shareholders' equity	(959)	(2)	(173)	(1,135)	41	(1,094)
Total changes during the period	(959)	(2)	(173)	(1,135)	41	859
Balance at the end of the period	35,076	(10)	3,203	38,269	463	285,294

For the six months ended September 30, 2013

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the period	20,705	15,516	216,203	(848)	251,576
Changes during the period					
Dividends from surplus	-	-	(975)	-	(975)
Net income	-	-	5,388	-	5,388
Purchases of treasury stock	-	-	-	(1,418)	(1,418)
Sales of treasury stock	-	7	-	125	133
Transfer from land revaluation excess	-	-	10	-	10
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	7	4,423	(1,293)	3,137
Balance at the end of the period	20,705	15,524	220,626	(2,142)	254,714

	Valuation and translation adjustments				Subscription rights to share	Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total valuation and translation adjustments		
Balance at the beginning of the period	45,586	(12)	3,203	48,777	533	300,887
Changes during the period						
Dividends from surplus	-	-	-	-	-	(975)
Net income	-	-	-	-	-	5,388
Purchases of treasury stock	-	-	-	-	-	(1,418)
Sales of treasury stock	-	-	-	-	-	133
Transfer from land revaluation excess	-	-	-	-	-	10
Net changes of items other than shareholders' equity	(6,557)	6	(10)	(6,560)	(59)	(6,619)
Total changes during the period	(6,557)	6	(10)	(6,560)	(59)	(3,481)
Balance at the end of the period	39,029	(6)	3,193	42,216	474	297,405

Financial Data (consolidated)

Summary of income

(Millions of yen)

	For the six months ended September 30, 2012 (B)	For the six months ended September 30, 2013 (A)	(A)-(B)
Ordinary profit	9,486	9,465	(21)
Net income	3,973	5,473	1,500
Earnings per share - basic (yen)	¥24.20	¥33.77	¥9.57
Credit cost	2,573	2,369	(204)

Summary of financial conditions

(Millions of yen)

	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A)-(B)
Capital ratio	7.2%	7.1%	(0.1%)
Capital adequacy ratio (domestic standard)	17.99%	18.72%	0.73%
Net assets per share (yen)	¥1,883.59	¥1,882.05	(¥1.54)
Holding gain on other securities (C)	70,556	60,487	(10,069)
Tax effect (D)	24,749	21,178	(3,571)
Minority interests (E)	185	235	50
Net holding gain on other securities (C)-(D)-(E)	45,621	39,073	(6,548)

Financial Data (non-consolidated)

Summary of income (Millions of yen)

	For the six months ended September 30, 2012 (B)	For the six months ended September 30, 2013 (A)	(A) - (B)
Net business profit	14,370	10,215	(4,155)
Ordinary profit	8,608	8,704	96
Net income	3,856	5,388	1,532
Earnings per share - basic (yen)	¥23.49	¥33.24	¥9.75
Credit cost	2,381	2,300	(81)
Gains/(Losses) on bonds	3,654	806	(2,848)
Gains/(Losses) on stocks	(2,008)	46	2,054

Summary of financial conditions (Millions of yen, %)

	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)
Capital ratio	7.1%	7.0%	(0.1%)
Capital adequacy ratio (domestic standard)	17.06%	17.76%	0.70%
Net assets per share (yen)	¥1,848.29	¥1,845.80	(¥2.49)
Holding gain on other securities (C)	70,214	60,053	(10,161)
Tax effect (D)	24,627	21,024	(3,603)
Net holding gain on other securities (C)-(D)	45,586	39,029	(6,557)

Interest margins (%)

	For the six months ended September 30, 2012 (B)	For the six months ended September 30, 2013 (A)	(A) - (B)
Yield on loans and bills discounted (E)	1.65	1.57	(0.08)
Yield on deposits and NCDs (F)	0.17	0.13	(0.04)
Expense ratio (G)	1.13	1.10	(0.03)
Cost of deposits and NCDs (H)=(F)+(G)	1.31	1.23	(0.08)
Net interest margin on loans and bills discounted (E)-(H)	0.34	0.34	0.00
Yield on securities	1.44	1.41	(0.03)
Yield on interest-earning assets (I)	1.58	1.50	(0.08)
Total funding cost (J)	1.30	1.20	(0.10)
Net interest margin (I)-(J)	0.28	0.30	0.02

Dividends per share (Yen)

	For the year ended March 31, 2013 (B)	For the year ending March 31, 2014 (A)	(A) - (B)
Dividends per share (*expected)	¥10.00	¥11.00 *	¥1.00
Interim dividend per share	¥4.00	¥4.00	¥0.00
Year-end dividend per share (*expected)	¥6.00	¥7.00 *	¥1.00

Holding Gains and Losses of Securities

Holding gains and losses of securities (consolidated)

(Millions of yen)

		As of September 30, 2013			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	(98)	(53)	30	128
	Other securities	60,487	(10,069)	63,598	3,111
	Stocks	11,428	6,613	12,190	762
	Bonds	46,872	(12,545)	47,035	163
	Others	2,186	(4,136)	4,372	2,185
	Total	60,388	(10,122)	63,628	3,240
	Stocks	11,428	6,613	12,190	762
	Bonds	46,773	(12,599)	47,066	292
	Others	2,186	(4,136)	4,372	2,185

Net unrealized gain on other securities, net of applicable taxes and minority interests, is ¥39,073 million.

Holding gains and losses of securities (non-consolidated)

(Millions of yen)

		As of September 30, 2013			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	(100)	(48)	27	128
	Stock of subsidiaries	-	-	-	-
	Other securities	60,053	(10,161)	63,164	3,111
	Stocks	10,994	6,521	11,756	762
	Bonds	46,872	(12,545)	47,035	163
	Others	2,186	(4,136)	4,372	2,185
	Total	59,952	(10,210)	63,191	3,239
	Stocks	10,994	6,521	11,756	762
	Bonds	46,771	(12,594)	47,063	291
	Others	2,186	(4,136)	4,372	2,185

Net unrealized gain on other securities, net of applicable taxes, is ¥39,029 million.

Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)		
	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)	
Risk managed loans (C)	79,622	82,766	3,144	
Loans to borrowers under bankruptcy proceedings	5,555	5,474	(81)	
Non-accrual past due loans	61,258	62,694	1,436	
Loans past due for three months or more	-	420	420	
Loans with altered lending conditions	12,807	14,176	1,369	
Loans and bills discounted (D)	2,278,289	2,297,345	19,056	

Ratio of risk managed loans (consolidated)		(%)		
	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)	
Risk managed loans (C)/(D)	3.49	3.60	0.11	
Loans to borrowers under bankruptcy proceedings	0.24	0.23	(0.01)	
Non-accrual past due loans	2.68	2.72	0.04	
Loans past due for three months or more	-	0.01	0.01	
Loans with altered lending conditions	0.56	0.61	0.05	

Risk managed loans (non-consolidated)		(Millions of yen)		
	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)	
Risk managed loans (E)	79,560	82,707	3,147	
Loans to borrowers under bankruptcy proceedings	5,555	5,474	(81)	
Non-accrual past due loans	61,196	62,635	1,439	
Loans past due for three months or more	-	420	420	
Loans with altered lending conditions	12,807	14,176	1,369	
Loans and bills discounted (F)	2,288,629	2,307,798	19,169	

Ratio of risk managed loans (non-consolidated)		(%)		
	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)	
Risk managed loans (E)/(F)	3.47	3.58	0.11	
Loans to borrowers under bankruptcy proceedings	0.24	0.23	(0.01)	
Non-accrual past due loans	2.67	2.71	0.04	
Loans past due for three months or more	-	0.01	0.01	
Loans with altered lending conditions	0.55	0.61	0.06	

Reserve for Possible Loan Losses and Reserve for Devaluation of Securities

Reserve for Possible Loan Losses and Reserve for Devaluation of Securities (consolidated) (Millions of yen)

	As of March 31, 2013 (B)	As of September 30, 2013(A)	(A) - (B)
Reserve for possible loan losses	40,843	42,109	1,266
General reserve	15,217	16,198	981
Specific reserve	25,625	25,910	285

Reserve for devaluation of securities	93	92	(1)
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Reserve for Possible Loan Losses and Reserve for Devaluation of Securities (non-consolidated) (Millions of yen)

	As of March 31, 2013 (B)	As of September 30, 2013(A)	(A) - (B)
Reserve for possible loan losses	39,717	41,023	1,306
General reserve	15,071	16,100	1,029
Specific reserve	24,645	24,922	277

Reserve for devaluation of securities	75	82	7
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Ratio of reserve to risk managed loans (consolidated) (%)

	As of March 31, 2013 (B)	As of September 30, 2013(A)	(A) - (B)
Ratio of reserve to risk managed loans	51.29	50.87	(0.42)

Reserve for possible loan losses / Risk managed loans

Ratio of reserve to risk managed loans (non-consolidated) (%)

	As of March 31, 2013 (B)	As of September 30, 2013(A)	(A) - (B)
Ratio of reserve to risk managed loans	49.92	49.60	(0.32)

Reserve for possible loan losses / Risk managed loans

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, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	2,288,629	2,307,798	19,169
Manufacturing	338,022	337,787	(235)
Agriculture and forestry	4,798	4,894	96
Fishery	1,928	1,961	33
Mining, quarrying and gravel-digging	1,624	1,586	(38)
Construction	76,775	77,754	979
Electric power, gas, heat supply and water supply	43,638	43,842	204
Telecommunication	18,257	19,073	816
Transportation and postal service	68,870	68,977	107
Wholesale and retail	268,696	271,706	3,010
Finance and insurance	92,367	100,035	7,668
Real estate and leasing	294,519	286,754	(7,765)
Services	244,409	265,108	20,699
Local government	311,317	301,561	(9,756)
Others	523,403	526,753	3,350

Risk managed loans (non-consolidated)		(Millions of yen)	
	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	79,560	82,707	3,147
Manufacturing	17,015	17,952	937
Agriculture and forestry	190	168	(22)
Fishery	862	713	(149)
Mining, quarrying and gravel-digging	86	77	(9)
Construction	5,424	5,809	385
Electric power, gas, heat supply and water supply	160	142	(18)
Telecommunication	242	239	(3)
Transportation and postal service	1,329	2,335	1,006
Wholesale and retail	15,832	16,484	652
Finance and insurance	1,092	903	(189)
Real estate and leasing	10,320	10,978	658
Services	16,606	16,488	(118)
Local government	-	-	-
Others	10,395	10,412	17

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

Disclosed assets (Millions of yen, %)

	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	26,803	25,841	(962)
Doubtful assets	41,275	43,580	2,305
Substandard loans	12,807	14,597	1,790
Subtotal (C)	80,886	84,018	3,132
Normal assets	2,256,553	2,271,870	15,317
Total (D)	2,337,440	2,355,889	18,449

(C)/(D)	3.46	3.56	0.10
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2013 (B)	As of September 30, 2013 (A)	(A) - (B)
Total (E)=(F)+(G)	67,481	68,896	1,415
Collateral and guarantees (F)	40,012	41,424	1,412
Bankrupt and quasi-bankrupt assets	10,225	9,697	(528)
Doubtful assets	26,169	27,584	1,415
Substandard loans	3,616	4,142	526
Reserve for possible loan losses (G)	27,468	27,472	4
Bankrupt and quasi-bankrupt assets	16,577	16,143	(434)
Doubtful assets	8,043	8,753	710
Substandard loans	2,847	2,575	(272)

Coverage ratio (E)/(C)	83.42	82.00	(1.42)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	82.89	83.38	0.49
Substandard loans	50.47	46.02	(4.45)

Ratio of reserve (G)/((C)-(F))	67.20	64.49	(2.71)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	53.24	54.72	1.48
Substandard loans	30.98	24.63	(6.35)

Projections for the Year Ending March 31, 2014

Projections of earnings (consolidated) (Millions of yen)

	For the year ended March 31, 2013 (B)	For the year ending March 31, 2014 (A)	(A)-(B)
Ordinary income	91,010	86,300	(4,710)
Ordinary profit	19,587	18,100	(1,487)
Net income	9,857	10,400	543
Earnings per share - basic (Yen)	¥60.35	¥64.40	¥4.05

Projections of earnings (non-consolidated) (Millions of yen)

	For the year ended March 31, 2013 (B)	For the year ending March 31, 2014 (A)	(A)-(B)
Ordinary income	76,741	72,300	(4,441)
Net business profit	24,410	20,500	(3,910)
Ordinary profit	17,622	16,500	(1,122)
Net income	9,528	10,200	672
Earnings per share - basic (Yen)	¥58.33	¥63.16	¥4.83

Expected credit costs (non-consolidated) (Millions of yen)

	For the year ended March 31, 2013 (B)	For the year ending March 31, 2014 (A)	(A)-(B)
Expected credit costs	6,126	4,800	(1,326)

Expected dividend (non-consolidated) (Yen)

	For the year ended March 31, 2013 (B)	For the year ending March 31, 2014 (A)	(A)-(B)
Expected dividend per share	¥10.00	¥11.00 *	¥1.00

*Expected dividend per share includes mid-year dividend of ¥4.00.