

Quarterly Financial Highlights
For the Three Months Ended June 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 June 30, 2013
Assets:		
Cash and due from banks	206,186	102,749
Call loans and bills purchased	67,101	87,338
Debt purchased	6,929	6,928
Trading securities	409	372
Money held in trust	5,000	6,919
Securities	1,601,060	1,647,126
Loans and bills discounted	2,278,289	2,238,456
Foreign exchange	2,734	3,137
Lease receivables and investment assets	25,829	25,746
Other assets	24,078	25,169
Tangible fixed assets	41,808	41,455
Intangible fixed assets	3,736	3,508
Deferred tax assets	668	3,646
Customers' liabilities for acceptances and guarantees	19,030	18,318
Reserve for possible loan losses	(40,843)	(41,544)
Reserve for devaluation of securities	(93)	(94)
Total assets	4,241,925	4,169,234
Liabilities:		
Deposits	3,609,489	3,547,354
Negotiable certificates of deposit	1,200	-
Call money and bills sold	11,332	15,698
Cash collateral received under securities lending	61,335	80,518
Borrowed money	125,294	147,425
Foreign exchange	35	5
Other liabilities	73,580	34,994
Reserve for employees' bonuses	1,075	-
Reserve for employees' retirement benefits	9,071	8,575
Reserve for directors' and corporate auditors' retirement benefits	103	59
Reserve for reimbursement of deposits	333	301
Reserve for contingencies	760	757
Deferred tax liabilities	3,638	12
Deferred tax liabilities for land revaluation excess	3,094	3,094
Acceptances and guarantees	19,030	18,318
Total liabilities	3,919,376	3,857,116
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,519
Retained earnings	221,905	224,143
Treasury stock	(848)	(820)
Total shareholders' equity	257,278	259,547
Net unrealized gain on other securities	45,621	32,657
Net deferred gain/(loss) on hedging instruments	(12)	(2)
Land revaluation excess	3,203	3,222
Total accumulated other comprehensive income	48,812	35,877
Subscription rights to share	533	527
Minority interests	15,924	16,166
Total net assets	322,548	312,118
Total liabilities and net assets	4,241,925	4,169,234

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

Consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2012	For the three months ended June 30, 2013
Ordinary income:	22,946	22,633
Interest income	15,515	15,322
<i>Interest on loans and bills discounted</i>	9,111	8,801
<i>Interest and dividends on securities</i>	5,429	5,819
Fees and commissions	2,378	2,651
Other operating income	4,840	4,438
Other income	211	221
Ordinary expenses:	18,010	17,144
Interest expenses	1,981	1,676
<i>Interest on deposits</i>	1,558	1,231
Fees and commissions	747	791
Other operating expenses	3,368	2,999
General and administrative expenses	10,661	10,784
Other expenses	1,251	891
Ordinary profit	4,936	5,489
Extraordinary gains	2	0
Extraordinary losses	1	44
Income before income taxes and minority interests	4,937	5,444
Income taxes	1,879	1,995
: current	1,444	1,527
: deferred	434	468
Income before provision for minority interests	3,057	3,448
Minority interests in net income	199	216
Net income	2,858	3,232

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the three months ended June 30, 2012	For the three months ended June 30, 2013
Income before provision for minority interests	3,057	3,448
Other comprehensive income :	1,198	(12,920)
Unrealized gain on other securities, net of taxes	1,206	(12,930)
Unrealized gain on hedging instruments, net of taxes	(8)	10
Comprehensive income :	4,255	(9,471)
Attributable to common shareholders of the Bank	4,069	(9,721)
Attributable to minority interests	186	250

Financial Data (consolidated)

Highlights (Millions of yen)

	For the three months ended June 30, 2012 (B)	For the three months ended June 30, 2013 (A)	(A)-(B)
Ordinary profit	4,936	5,489	553
Net income	2,858	3,232	374
Earnings per share - basic (Yen)	¥17.37	¥19.88	¥2.51
Earnings per share - diluted (Yen)	¥17.30	¥19.78	¥2.48

(%)

	As of March 31, 2013 (B)	As of June 30, 2013 (A)	(A)-(B)
Net assets (except for subscription rights to share and minority interests) ratio	7.2	7.0	(0.2)

Projections for the year ending March 31, 2014 (Millions of yen)

	For the three months ended June 30, 2013	For the six months ending September 30, 2013	For the year ending March 31, 2014
Ordinary income	22,633	42,800	85,600
Ordinary profit	5,489	8,300	17,700
Net income	3,232	4,600	10,000
Earnings per share - basic (Yen)	¥19.88	¥28.33	¥61.64

Securities (consolidated)

Holding gains and losses of other securities (consolidated)

(100 Millions of yen)

	As of June 30, 2012			
	Fair value	Net gain / (loss)		
			gains	losses
Other securities	14,059	576	651	74
Stocks	342	(31)	38	70
Bonds	12,923	555	557	2
Others	793	52	54	2

	As of June 30, 2013			
	Fair value	Net gain / (loss)		
			gains	losses
Other securities	16,144	505	564	58
Stocks	417	87	103	16
Bonds	14,383	395	416	21
Others	1,343	22	43	21

	As of March 31, 2013			
	Fair value	Net gain / (loss)		
			gains	losses
Other securities	15,686	705	746	40
Stocks	402	48	87	39
Bonds	14,132	594	595	0
Others	1,151	63	63	0

Soundness of Assets (non-consolidated)

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

(Millions of yen)

	As of June 30, 2012 (B)	As of June 30, 2013 (A)	(A)-(B)
Bankrupt and quasi-bankrupt assets	25,061	26,706	1,645
Doubtful assets	40,802	41,948	1,146
Substandard loans	12,211	14,515	2,304
Subtotal (C)	78,075	83,170	5,095
Normal assets	2,192,692	2,214,264	21,572
Total (D)	2,270,768	2,297,434	26,666

(C)/(D) (%)	3.43	3.62	0.19
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Risk managed loans (non-consolidated)

(Millions of yen)

	As of June 30, 2012 (B)	As of June 30, 2013 (A)	(A)-(B)
Risk managed loans (E)	76,927	81,966	5,039
Loans to borrowers under bankruptcy proceedings	5,693	5,491	(202)
Non-accrual past due loans	59,021	61,959	2,938
Loans past due for three months or more	58	259	201
Loans with altered lending conditions	12,153	14,255	2,102

Loans and bills discounted (F)	2,221,487	2,249,390	27,903
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Ratio of risk managed loans (E)/(F) (%)	3.46	3.64	0.18
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