

Financial Highlights
For the Six Months Ended September 30, 2014



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 capital adequacy ratio as of September 30, 2014, on consolidated basis, has been corrected.

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

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2014	As of September 30, 2014
Assets:		
Cash and due from banks	293,170	331,239
Call loans and bills purchased	150,934	106,595
Debt purchased	8,149	7,517
Trading securities	275	300
Money held in trust	5,008	7,037
Securities	1,632,431	1,658,411
Loans and bills discounted	2,306,006	2,341,582
Foreign exchange	3,329	2,761
Lease receivables and investment assets	26,235	24,895
Other assets	27,047	28,773
Tangible fixed assets	40,895	40,241
Intangible fixed assets	3,068	2,829
Deferred tax assets	469	415
Customers' liabilities for acceptances and guarantees	19,230	20,341
Reserve for possible loan losses	(37,436)	(40,915)
Reserve for devaluation of securities	(78)	(92)
Total assets	4,478,739	4,531,934
Liabilities:		
Deposits	3,687,357	3,683,415
Negotiable certificates of deposit	20,500	-
Call money and bills sold	9,124	6,018
Cash collateral received under securities lending	140,321	162,525
Borrowed money	185,738	246,773
Foreign exchange	19	12
Other liabilities	75,118	61,442
Reserve for employees' bonuses	1,071	1,047
Net defined benefit liabilities	11,852	12,539
Reserve for directors' and corporate auditors' retirement benefits	87	97
Reserve for reimbursement of deposits	387	321
Reserve for contingencies	857	841
Deferred tax liabilities	1,716	2,729
Deferred tax liabilities for land revaluation excess	3,073	3,058
Acceptances and guarantees	19,230	20,341
Total liabilities	4,156,457	4,201,164
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	230,087	232,756
Treasury stock	(756)	(1,750)
Total shareholders' equity	265,552	267,228
Net unrealized gain on other securities	40,417	46,576
Net deferred gain/(loss) on hedging instruments	(8)	4
Land revaluation excess	3,186	3,159
Valuation adjustment of defined benefit plans	(4,138)	(3,774)
Total accumulated other comprehensive income	39,456	45,965
Subscription rights to share	546	589
Minority interests	16,726	16,986
Total net assets	322,281	330,769
Total liabilities and net assets	4,478,739	4,531,934

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, 2013	For the six months ended September 30, 2014
Ordinary income:	43,944	45,651
Interest income	30,145	30,281
<i>Interest on loans and bills discounted</i>	17,603	17,201
<i>Interest and dividends on securities</i>	11,188	11,409
Fees and commissions	5,404	5,932
Other operating income	8,025	8,369
Other income	368	1,066
Ordinary expenses:	34,478	35,958
Interest expenses	3,296	3,479
<i>Interest on deposits</i>	2,446	2,466
Fees and commissions	1,594	1,665
Other operating expenses	5,992	5,855
General and administrative expenses	20,995	20,610
Other expenses	2,600	4,347
Ordinary profit	9,465	9,692
Extraordinary gains	0	3
Extraordinary losses	152	232
Income before income taxes and minority interests	9,313	9,464
Income taxes:	3,476	3,397
current	3,292	4,792
deferred	183	(1,394)
Income before provision for minority interests	5,837	6,066
Minority interests in net income	363	199
Net income	5,473	5,867

Consolidated Statements of Comprehensive Income

	For the six months ended September 30, 2013	For the six months ended September 30, 2014
Income before provision for minority interests	5,837	6,066
Other comprehensive income :	(6,491)	6,606
Net unrealized gain on other securities	(6,498)	6,229
Net deferred gain/(loss) on hedging instruments	6	12
Valuation adjustment of defined benefit plans	-	363
Comprehensive income :	(654)	12,673
Attributable to common shareholders of the Bank	(1,068)	12,403
Attributable to minority interests	413	269

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

Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2013

(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	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 deferred gain/(loss) on hedging instruments	Land revaluation excess	Total			
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

For the six months ended September 30, 2014

(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	230,087	(756)	265,552
Cumulative effect of changes in accounting policies	-	-	(2,095)	-	(2,095)
Restated balance	20,705	15,516	227,991	(756)	263,456
Changes during the period					
Dividends from surplus	-	-	(1,125)	-	(1,125)
Net income	-	-	5,867	-	5,867
Purchases of treasury stock	-	-	-	(1,036)	(1,036)
Sales of treasury stock	-	-	(4)	43	38
Transfer from land revaluation excess	-	-	27	-	27
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	4,765	(993)	3,771
Balance at the end of the period	20,705	15,516	232,756	(1,750)	267,228

	Accumulated other comprehensive income					Subscription rights to share	Minority 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	40,417	(8)	3,186	(4,138)	39,456	546	16,726	322,281
Cumulative effect of changes in accounting policies	-	-	-	-	-	-	-	(2,095)
Restated balance	40,417	(8)	3,186	(4,138)	39,456	546	16,726	320,186
Changes during the period								
Dividends from surplus	-	-	-	-	-	-	-	(1,125)
Net income	-	-	-	-	-	-	-	5,867
Purchases of treasury stock	-	-	-	-	-	-	-	(1,036)
Sales of treasury stock	-	-	-	-	-	-	-	38
Transfer from land revaluation excess	-	-	-	-	-	-	-	27
Net changes of items other than shareholders' equity	6,159	12	(27)	363	6,508	42	260	6,812
Total changes during the period	6,159	12	(27)	363	6,508	42	260	10,583
Balance at the end of the period	46,576	4	3,159	(3,774)	45,965	589	16,986	330,769

After the balance sheet date, mid-year dividend of ¥4.0 per share is to be paid to the shareholders as of September 30, 2014.

The San-in Godo Bank, Ltd.

Balance Sheets (summarized, non-consolidated)

(Millions of yen)

	As of March 31, 2014	As of September 30, 2014
Assets:		
Cash and due from banks	291,599	329,421
Call loans	150,934	106,595
Debt purchased	7,093	6,718
Trading securities	275	300
Money held in trust	5,008	7,037
Securities	1,628,989	1,655,774
Loans and bills discounted	2,318,491	2,353,898
Foreign exchange	3,329	2,761
Other assets	15,409	16,582
Tangible fixed assets	38,871	38,238
Intangible fixed assets	3,010	2,777
Prepaid pension cost	3,118	3,198
Customers' liabilities for acceptances and guarantees	19,117	20,234
Reserve for possible loan losses	(36,321)	(39,983)
Reserve for devaluation of securities	(68)	(81)
Total assets	4,448,860	4,503,473
Liabilities:		
Deposits	3,697,340	3,694,121
Negotiable certificates of deposit	20,500	-
Call money	9,124	6,018
Cash collateral received under securities lending	140,321	162,525
Borrowed money	171,498	232,463
Foreign exchange	19	12
Other liabilities	69,658	57,318
Reserve for employees' bonuses	972	953
Reserve for employees' retirement benefits	8,417	9,745
Reserve for reimbursement of deposits	387	321
Reserve for contingencies	857	841
Deferred tax liabilities	3,827	4,525
Deferred tax liabilities for land revaluation excess	3,073	3,058
Acceptances and guarantees	19,117	20,234
Total liabilities	4,145,117	4,192,140
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	224,186	226,594
Treasury stock	(756)	(1,750)
Total shareholders' equity	259,651	261,065
Net unrealized gain on other securities	40,366	46,514
Net deferred gain/(loss) on hedging instruments	(8)	4
Land revaluation excess	3,186	3,159
Total valuation and translation adjustments	43,544	49,678
Subscription rights to share	546	589
Total net assets	303,742	311,333
Total liabilities and net assets	4,448,860	4,503,473

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

(Millions of yen)

	For the six months ended September 30, 2013	For the six months ended September 30, 2014
Ordinary income:	36,791	38,650
Interest income	30,263	30,413
<i>Interest on loans and bills discounted</i>	<i>17,674</i>	<i>17,266</i>
<i>Interest and dividends on securities</i>	<i>11,238</i>	<i>11,478</i>
Fees and commissions	5,053	5,591
Other operating income	1,128	1,591
Other income	346	1,053
Ordinary expenses:	28,086	29,818
Interest expenses	3,243	3,435
<i>Interest on deposits</i>	<i>2,447</i>	<i>2,467</i>
Fees and commissions	2,102	2,167
Other operating expenses	163	133
General and administrative expenses	20,065	19,682
Other expenses	2,511	4,399
Ordinary profit	8,704	8,832
Extraordinary gains	0	3
Extraordinary losses	151	231
Income before income taxes	8,553	8,604
Income taxes:	3,165	2,998
current	3,050	4,520
deferred	115	(1,522)
Net income	5,388	5,605

The San-in Godo Bank, Ltd.

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

For the six months ended September 30, 2013

(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	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 deferred gain/(loss) on hedging instruments	Land revaluation excess	Total		
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

For the six months ended September 30, 2014

(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	224,186	(756)	259,651
Cumulative effect of changes in accounting policies	-	-	(2,095)	-	(2,095)
Restated balance	20,705	15,516	222,091	(756)	257,556
Changes during the period					
Dividends from surplus	-	-	(1,125)	-	(1,125)
Net income	-	-	5,605	-	5,605
Purchases of treasury stock	-	-	-	(1,036)	(1,036)
Sales of treasury stock	-	-	(4)	43	38
Transfer from land revaluation excess	-	-	27	-	27
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	4,503	(993)	3,509
Balance at the end of the period	20,705	15,516	226,594	(1,750)	261,065

	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	40,366	(8)	3,186	43,544	546	303,742
Cumulative effect of changes in accounting policies	-	-	-	-	-	(2,095)
Restated balance	40,366	(8)	3,186	43,544	546	301,647
Changes during the period						
Dividends from surplus	-	-	-	-	-	(1,125)
Net income	-	-	-	-	-	5,605
Purchases of treasury stock	-	-	-	-	-	(1,036)
Sales of treasury stock	-	-	-	-	-	38
Transfer from land revaluation excess	-	-	-	-	-	27
Net changes of items other than shareholders' equity	6,148	12	(27)	6,133	42	6,176
Total changes during the period	6,148	12	(27)	6,133	42	9,685
Balance at the end of the period	46,514	4	3,159	49,678	589	311,333

Financial Data (consolidated)

Summary of income

(Millions of yen)

	For the six months ended September 30, 2013 (B)	For the six months ended September 30, 2014 (A)	(A)-(B)
Ordinary profit	9,465	9,692	227
Net income	5,473	5,867	394
Earnings per share - basic (yen)	¥33.77	¥36.54	¥2.77
Credit cost	2,369	4,277	1,908

Summary of financial conditions

(Millions of yen)

	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A)-(B)
Net assets (except for subscription rights to share and minority interests) ratio	6.8%	6.9%	0.1%
Capital adequacy ratio (domestic standard)	17.26%	* <u>17.43%</u>	* <u>0.17%</u>
Net assets per share (yen)	¥1,896.27	¥1,963.73	¥67.46
Holding gain on other securities (C)	62,601	72,219	9,618
Tax effect (D)	21,911	25,300	3,389
Minority interests (E)	272	342	70
Net holding gain on other securities (C)-(D)-(E)	40,417	46,576	6,159

* corrected

Financial Data (non-consolidated)

Summary of income (Millions of yen)

	For the six months ended September 30, 2013 (B)	For the six months ended September 30, 2014 (A)	(A) - (B)
Net business profit	10,215	9,337	(878)
Ordinary profit	8,704	8,832	128
Net income	5,388	5,605	217
Earnings per share - basic (yen)	¥33.24	¥34.91	¥1.67
Credit cost	2,300	4,368	2,068
Gains/(Losses) on bonds	806	1,330	524
Gains/(Losses) on stocks	46	665	619

Summary of financial conditions (Millions of yen, %)

	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Net assets (except for subscription rights to share) ratio	6.8%	6.9%	0.1%
Capital adequacy ratio (domestic standard)	16.24%	16.36%	0.12%
Net assets per share (yen)	¥1,885.00	¥1,948.37	¥63.37
Holding gain on other securities (C)	62,097	71,590	9,493
Tax effect (D)	21,731	25,075	3,344
Net holding gain on other securities (C)-(D)	40,366	46,514	6,148

Interest margins (%)

	For the six months ended September 30, 2013 (B)	For the six months ended September 30, 2014 (A)	(A) - (B)
Yield on loans and bills discounted (E)	1.57	1.49	(0.08)
Yield on deposits and NCDs (F)	0.13	0.13	0.00
Expense ratio (G)	1.10	1.03	(0.07)
Cost of deposits and NCDs (H)=(F)+(G)	1.23	1.16	(0.07)
Net interest margin on loans and bills discounted (E)-(H)	0.34	0.33	(0.01)
Yield on securities	1.41	1.42	0.01
Yield on interest-earning assets (I)	1.50	1.42	(0.08)
Total funding cost (J)	1.20	1.10	(0.10)
Net interest margin (I)-(J)	0.30	0.32	0.02

Dividends per share (Yen)

	For the year ended March 31, 2014 (B)	For the year ending March 31, 2015 (A)	(A) - (B)
Dividends per share (*expected)	¥11.00	¥11.00 *	¥0.00
Interim dividend per share	¥4.00	¥4.00	¥0.00
Year-end dividend per share (*expected)	¥7.00	¥7.00 *	¥0.00

Holding Gains and Losses of Securities

Holding gains and losses of securities (consolidated)

(Millions of yen)

		As of September 30, 2014			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	(67)	27	29	96
	Other securities	72,219	9,618	74,589	2,369
	Stocks	15,574	3,232	16,518	944
	Bonds	50,153	2,390	50,164	11
	Others	6,492	3,997	7,906	1,413
	Total	72,152	9,646	74,618	2,465
	Stocks	15,574	3,232	16,518	944
	Bonds	50,085	2,416	50,193	107
	Others	6,492	3,997	7,906	1,413

Net unrealized gain on other securities, net of applicable taxes and minority interests, is ¥46,576 million.

Holding gains and losses of securities (non-consolidated)

(Millions of yen)

		As of September 30, 2014			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	(69)	28	26	96
	Stock of subsidiaries	-	-	-	-
	Other securities	71,590	9,493	73,960	2,369
	Stocks	14,945	3,107	15,889	944
	Bonds	50,153	2,390	50,164	11
	Others	6,492	3,997	7,906	1,413
	Total	71,521	9,521	73,986	2,465
	Stocks	14,945	3,107	15,889	944
	Bonds	50,083	2,417	50,191	107
	Others	6,492	3,997	7,906	1,413

Net unrealized gain on other securities, net of applicable taxes, is ¥46,514 million.

Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)		
	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)	
Risk managed loans (C)	78,607	75,526	(3,081)	
Loans to borrowers under bankruptcy proceedings	4,146	4,022	(124)	
Non-accrual past due loans	59,837	56,520	(3,317)	
Loans past due for three months or more	-	0	0	
Loans with altered lending conditions	14,623	14,982	359	
Loans and bills discounted (D)	2,306,006	2,341,582	35,576	

Ratio of risk managed loans (consolidated)		(%)		
	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)	
Risk managed loans (C)/(D)	3.40	3.22	(0.18)	
Loans to borrowers under bankruptcy proceedings	0.17	0.17	0.00	
Non-accrual past due loans	2.59	2.41	(0.18)	
Loans past due for three months or more	-	0.00	0.00	
Loans with altered lending conditions	0.63	0.63	0.00	

Risk managed loans (non-consolidated)		(Millions of yen)		
	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)	
Risk managed loans (E)	78,509	75,436	(3,073)	
Loans to borrowers under bankruptcy proceedings	4,146	4,022	(124)	
Non-accrual past due loans	59,738	56,430	(3,308)	
Loans past due for three months or more	-	0	0	
Loans with altered lending conditions	14,623	14,982	359	
Loans and bills discounted (F)	2,318,491	2,353,898	35,407	

Ratio of risk managed loans (non-consolidated)		(%)		
	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)	
Risk managed loans (E)/(F)	3.38	3.20	(0.18)	
Loans to borrowers under bankruptcy proceedings	0.17	0.17	0.00	
Non-accrual past due loans	2.57	2.39	(0.18)	
Loans past due for three months or more	-	0.00	0.00	
Loans with altered lending conditions	0.63	0.63	0.00	

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, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Reserve for possible loan losses	37,436	40,915	3,479
General reserve	15,294	18,457	3,163
Specific reserve	22,142	22,457	315
Reserve for devaluation of securities	78	92	14

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

	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Reserve for possible loan losses	36,321	39,983	3,662
General reserve	15,120	18,534	3,414
Specific reserve	21,200	21,448	248
Reserve for devaluation of securities	68	81	13

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

	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Ratio of reserve to risk managed loans	47.62	54.17	6.55

Reserve for possible loan losses / Risk managed loans

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

	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Ratio of reserve to risk managed loans	46.26	53.00	6.74

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, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	2,318,491	2,353,898	35,407
Manufacturing	340,177	338,534	(1,643)
Agriculture and forestry	4,725	5,431	706
Fishery	1,122	1,826	704
Mining, quarrying and gravel-digging	1,580	1,393	(187)
Construction	80,997	80,825	(172)
Electric power, gas, heat supply and water supply	45,209	49,072	3,863
Telecommunication	22,551	21,067	(1,484)
Transportation and postal service	65,676	67,611	1,935
Wholesale and retail	275,531	275,420	(111)
Finance and insurance	96,966	99,947	2,981
Real estate and leasing	296,492	296,581	89
Services	271,366	272,568	1,202
Local government	301,030	315,659	14,629
Others	515,063	527,958	12,895

Risk managed loans (non-consolidated)		(Millions of yen)	
	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	78,509	75,436	(3,073)
Manufacturing	16,683	15,648	(1,035)
Agriculture and forestry	147	183	36
Fishery	7	7	0
Mining, quarrying and gravel-digging	11	11	0
Construction	5,290	5,091	(199)
Electric power, gas, heat supply and water supply	-	-	-
Telecommunication	182	159	(23)
Transportation and postal service	1,536	1,479	(57)
Wholesale and retail	15,059	14,923	(136)
Finance and insurance	3,069	3,878	809
Real estate and leasing	10,741	8,742	(1,999)
Services	16,293	16,042	(251)
Local government	-	-	-
Others	9,486	9,268	(218)

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

Disclosed assets (Millions of yen, %)

	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	21,287	20,345	(942)
Doubtful assets	43,968	41,281	(2,687)
Substandard loans	14,623	14,983	360
Subtotal (C)	79,879	76,610	(3,269)
Normal assets	2,287,426	2,328,565	41,139
Total (D)	2,367,306	2,405,175	37,869

(C)/(D)	3.37	3.18	(0.19)
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2014 (B)	As of September 30, 2014 (A)	(A) - (B)
Total (E)=(F)+(G)	64,638	62,539	(2,099)
Collateral and guarantees (F)	39,756	37,381	(2,375)
Bankrupt and quasi-bankrupt assets	9,439	8,578	(861)
Doubtful assets	26,852	25,508	(1,344)
Substandard loans	3,464	3,293	(171)
Reserve for possible loan losses (G)	24,882	25,158	276
Bankrupt and quasi-bankrupt assets	11,848	11,766	(82)
Doubtful assets	9,333	9,656	323
Substandard loans	3,701	3,735	34

Coverage ratio (E)/(C)	80.92	81.63	0.71
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	82.30	85.18	2.88
Substandard loans	48.99	46.91	(2.08)

Ratio of reserve (G)/((C)-(F))	62.01	64.13	2.12
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	54.53	61.22	6.69
Substandard loans	33.16	31.95	(1.21)

Projections for the Year Ending March 31, 2015

Projections of earnings (consolidated) (Millions of yen)

	For the year ended March 31, 2014 (B)	For the year ending March 31, 2015 (A)	(A)-(B)
Ordinary income	87,244	87,700	456
Ordinary profit	19,981	19,100	(881)
Net income	11,175	11,400	225
Earnings per share - basic (Yen)	¥69.21	¥71.24	¥2.03

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

	For the year ended March 31, 2014 (B)	For the year ending March 31, 2015 (A)	(A)-(B)
Ordinary income	72,976	73,700	724
Net business profit	22,728	19,400	(3,328)
Ordinary profit	18,507	17,600	(907)
Net income	10,977	11,100	123
Earnings per share - basic (Yen)	¥67.98	¥69.36	¥1.38

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

	For the year ended March 31, 2014 (B)	For the year ending March 31, 2015 (A)	(A)-(B)
Expected credit costs	3,915	5,300	1,385

Expected dividend (non-consolidated) (Yen)

	For the year ended March 31, 2014 (B)	For the year ending March 31, 2015 (A)	(A)-(B)
Expected dividend per share	¥11.00	¥11.00 *	¥0.00

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