

**Financial Highlights**  
**For the Year Ended March 31, 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 San-in Godo Bank, Ltd. and Consolidated Subsidiaries

### Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
<b>Assets:</b>		
Cash and due from banks	206,186	293,170
Call loans and bills purchased	67,101	150,934
Debt purchased	6,929	8,149
Trading securities	409	275
Money held in trust	5,000	5,008
Securities	1,601,060	1,632,431
Loans and bills discounted	2,278,289	2,306,006
Foreign exchange	2,734	3,329
Lease receivables and investment assets	25,829	26,235
Other assets	24,078	27,047
Tangible fixed assets	41,808	40,895
Intangible fixed assets	3,736	3,068
Deferred tax assets	668	469
Customers' liabilities for acceptances and guarantees	19,030	19,230
Reserve for possible loan losses	(40,843)	(37,436)
Reserve for devaluation of securities	(93)	(78)
<b>Total assets</b>	<b>4,241,925</b>	<b>4,478,739</b>
<b>Liabilities:</b>		
Deposits	3,609,489	3,687,357
Negotiable certificates of deposit	1,200	20,500
Call money and bills sold	11,332	9,124
Cash collateral received under securities lending	61,335	140,321
Borrowed money	125,294	185,738
Foreign exchange	35	19
Other liabilities	73,580	75,118
Reserve for employees' bonuses	1,075	1,071
Reserve for employees' retirement benefits	9,071	—
Net defined benefit liabilities	—	11,852
Reserve for directors' and corporate auditors' retirement benefits	103	87
Reserve for reimbursement of deposits	333	387
Reserve for contingencies	760	857
Deferred tax liabilities	3,638	1,716
Deferred tax liabilities for land revaluation excess	3,094	3,073
Acceptances and guarantees	19,030	19,230
<b>Total liabilities</b>	<b>3,919,376</b>	<b>4,156,457</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	221,905	230,087
Treasury stock	(848)	(756)
<b>Total shareholders' equity</b>	<b>257,278</b>	<b>265,552</b>
Net unrealized gain on other securities	45,621	40,417
Net deferred gain/(loss) on hedging instruments	(12)	(8)
Land revaluation excess	3,203	3,186
Valuation adjustment of defined benefit plans	—	(4,138)
<b>Total accumulated other comprehensive income</b>	<b>48,812</b>	<b>39,456</b>
Subscription rights to share	533	546
Minority interests	15,924	16,726
<b>Total net assets</b>	<b>322,548</b>	<b>322,281</b>
<b>Total liabilities and net assets</b>	<b>4,241,925</b>	<b>4,478,739</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, 2013	For the year ended March 31, 2014
<b>Ordinary income:</b>	<b>91,010</b>	<b>87,244</b>
Interest income	61,254	60,442
<i>Interest on loans and bills discounted</i>	36,132	35,010
<i>Interest and dividends on securities</i>	21,551	22,532
Fees and commissions	9,772	10,815
Other operating income	19,058	15,154
Other income	924	832
<b>Ordinary expenses:</b>	<b>71,423</b>	<b>67,263</b>
Interest expenses	7,550	6,688
<i>Interest on deposits</i>	5,956	4,929
Fees and commissions	3,038	3,209
Other operating expenses	12,355	11,939
General and administrative expenses	41,109	40,805
Other expenses	7,369	4,620
<b>Ordinary profit</b>	<b>19,587</b>	<b>19,981</b>
<b>Extraordinary gains</b>	<b>3</b>	<b>2</b>
<b>Extraordinary losses</b>	<b>1,508</b>	<b>171</b>
<b>Income before income taxes and minority interests</b>	<b>18,082</b>	<b>19,812</b>
<b>Income taxes:</b>	<b>7,238</b>	<b>7,914</b>
<b>current</b>	<b>7,695</b>	<b>4,559</b>
<b>deferred</b>	<b>(457)</b>	<b>3,355</b>
<b>Income before provision for minority interests</b>	<b>10,843</b>	<b>11,898</b>
<b>Minority interests in net income</b>	<b>985</b>	<b>722</b>
<b>Net income</b>	<b>9,857</b>	<b>11,175</b>

Consolidated Statements of Comprehensive Income	(Millions of yen)	
	For the year ended March 31, 2013	For the year ended March 31, 2014
Income before provision for minority interests	10,843	11,898
Other comprehensive income :	9,640	(5,112)
Unrealized gain on other securities, net of taxes	9,646	(5,117)
Unrealized gain/(loss) on hedging instruments, net of taxes	(5)	4
<b>Comprehensive income :</b>	<b>20,484</b>	<b>6,785</b>
Attributable to common shareholders of the Bank	19,417	5,975
Attributable to minority interests	1,066	809

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

**Consolidated Statements of Changes in Net Assets**

For the year ended March 31, 2013

(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	214,702	(944)	249,980
Changes during the year					
Dividends from surplus	-	-	(1,636)	-	(1,636)
Net income	-	-	9,857	-	9,857
Purchases of treasury stock	-	-	-	(1,143)	(1,143)
Sales of treasury stock	-	-	(0)	47	46
Retirement of treasury stock	-	-	(1,191)	1,191	-
Transfer from land revaluation excess	-	-	173	-	173
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	7,202	95	7,298
Balance at the end of the year	20,705	15,516	221,905	(848)	257,278

	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 accumulated other comprehensive income			
Balance at the beginning of the year	36,056	(7)	3,377	39,426	422	14,863	304,692
Changes during the year							
Dividends from surplus	-	-	-	-	-	-	(1,636)
Net income	-	-	-	-	-	-	9,857
Purchases of treasury stock	-	-	-	-	-	-	(1,143)
Sales of treasury stock	-	-	-	-	-	-	46
Retirement of treasury stock	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	173
Net changes of items other than shareholders' equity	9,565	(5)	(173)	9,385	111	1,060	10,558
Total changes during the year	9,565	(5)	(173)	9,385	111	1,060	17,856
Balance at the end of the year	45,621	(12)	3,203	48,812	533	15,924	322,548

For the year ended March 31, 2014

(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	221,905	(848)	257,278
Changes during the year					
Dividends from surplus	-	-	(1,618)	-	(1,618)
Net income	-	-	11,175	-	11,175
Purchases of treasury stock	-	-	-	(1,442)	(1,442)
Sales of treasury stock	-	8	-	134	142
Retirement of treasury stock	-	(8)	(1,392)	1,400	-
Transfer from land revaluation excess	-	-	17	-	17
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	8,181	92	8,273
Balance at the end of the year	20,705	15,516	230,087	(756)	265,552

	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 accumulated other comprehensive income			
Balance at the beginning of the year	45,621	(12)	3,203	-	48,812	533	15,924	322,548
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(1,618)
Net income	-	-	-	-	-	-	-	11,175
Purchases of treasury stock	-	-	-	-	-	-	-	(1,442)
Sales of treasury stock	-	-	-	-	-	-	-	142
Retirement of treasury stock	-	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	-	17
Net changes of items other than shareholders' equity	(5,204)	4	(17)	(4,138)	(9,355)	12	801	(8,541)
Total changes during the year	(5,204)	4	(17)	(4,138)	(9,355)	12	801	(267)
Balance at the end of the year	40,417	(8)	3,186	(4,138)	39,456	546	16,726	322,281

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

### Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
<b>Cash flows from operating activities:</b>		
Income before income taxes and minority interests	18,082	19,812
Depreciation	2,766	2,808
Loss on impairment of fixed assets	1,442	131
Increase (decrease) in reserve for possible loan losses	3,094	(3,406)
Increase (decrease) in reserve for devaluation of securities	(351)	(14)
Increase (decrease) in reserve for employees' bonuses	(8)	(4)
Increase (decrease) in reserve for employees' retirement benefits	(2,613)	(9,071)
Increase (decrease) in net defined benefit liabilities	-	5,448
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(22)	(15)
Increase (decrease) in reserve for reimbursement of deposits	29	53
Increase (decrease) in reserve for contingencies	148	96
Interest and dividend income	(61,254)	(60,442)
Interest expenses	7,550	6,688
(Gain) loss related to securities	(2,917)	(762)
(Gain) loss on money held in trust	(89)	110
Foreign exchange gain	(637)	(381)
(Gain) loss on disposals of fixed assets	63	37
Net (increase) decrease in loans and bills discounted	(56,777)	(27,716)
Net increase (decrease) in deposits	30,590	77,867
Net increase (decrease) in negotiable certificates of deposit	(5,800)	19,300
Net increase (decrease) in borrowed money	12,269	60,444
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	38,886	(4,501)
Net (increase) decrease in call loans	42,966	(85,053)
Net increase (decrease) in call money	(5,100)	(2,207)
Net increase (decrease) in cash collateral received under securities lending	22,054	78,986
Net (increase) decrease in foreign exchange assets	(222)	(595)
Net increase (decrease) in foreign exchange liabilities	17	(15)
Interest and dividends received	61,823	61,834
Interest paid	(7,971)	(7,152)
Others	31,506	(5,421)
<b>Subtotal</b>	<b>129,523</b>	<b>126,858</b>
Income taxes paid	(7,138)	(7,903)
<b>Net cash provided by (used in) operating activities</b>	<b>122,384</b>	<b>118,954</b>
<b>Cash flows from investing activities:</b>		
Purchases of securities	(322,224)	(302,206)
Proceeds from sales of securities	137,264	55,932
Proceeds from redemption of securities	100,348	213,849
Increase in money held in trust	(1,200)	(2,519)
Decrease in money held in trust	2,649	2,399
Purchases of tangible fixed assets	(1,648)	(647)
Purchases of intangible fixed assets	(1,671)	(319)
Proceeds from sales of tangible fixed assets	20	90
<b>Net cash provided by (used in) investing activities</b>	<b>(86,462)</b>	<b>(33,419)</b>
<b>Cash flows from financing activities:</b>		
Dividends paid	(1,636)	(1,618)
Dividends paid to minority shareholders	(5)	(7)
Purchases of treasury stock	(1,143)	(1,442)
Proceeds from sales of treasury stock	16	14
<b>Net cash provided by (used in) financing activities</b>	<b>(2,770)</b>	<b>(3,054)</b>
<b>Effect of changes in exchange rates on cash and cash equivalents</b>	<b>3</b>	<b>2</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>33,156</b>	<b>82,482</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>155,945</b>	<b>189,102</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>189,102</b>	<b>271,585</b>

## The San-in Godo Bank, Ltd.

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

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
<b>Assets:</b>		
Cash and due from banks	205,340	291,599
Call loans	67,101	150,934
Debt purchased	6,050	7,093
Trading securities	409	275
Money held in trust	5,000	5,008
Securities	1,597,674	1,628,989
Loans and bills discounted	2,288,629	2,318,491
Foreign exchange	2,734	3,329
Other assets	14,482	15,409
Tangible fixed assets	39,769	38,871
Intangible fixed assets	3,695	3,010
Prepaid pension cost	-	3,118
Customers' liabilities for acceptances and guarantees	18,905	19,117
Reserve for possible loan losses	(39,717)	(36,321)
Reserve for devaluation of securities	(75)	(68)
<b>Total assets</b>	<b>4,210,000</b>	<b>4,448,860</b>
<b>Liabilities:</b>		
Deposits	3,618,260	3,697,340
Negotiable certificates of deposit	1,200	20,500
Call money	11,332	9,124
Cash collateral received under securities lending	61,335	140,321
Borrowed money	110,844	171,498
Foreign exchange	35	19
Other liabilities	69,689	69,658
Reserve for employees' bonuses	974	972
Reserve for employees' retirement benefits	8,913	8,417
Reserve for reimbursement of deposits	333	387
Reserve for contingencies	760	857
Deferred tax liabilities	3,433	3,827
Deferred tax liabilities for land revaluation excess	3,094	3,073
Acceptances and guarantees	18,905	19,117
<b>Total liabilities</b>	<b>3,909,112</b>	<b>4,145,117</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	216,203	224,186
Treasury stock	(848)	(756)
<b>Total shareholders' equity</b>	<b>251,576</b>	<b>259,651</b>
Net unrealized gain on other securities	45,586	40,366
Net deferred gain/(loss) on hedging instruments	(12)	(8)
Land revaluation excess	3,203	3,186
<b>Total valuation and translation adjustments</b>	<b>48,777</b>	<b>43,544</b>
Subscription rights to share	533	546
<b>Total net assets</b>	<b>300,887</b>	<b>303,742</b>
<b>Total liabilities and net assets</b>	<b>4,210,000</b>	<b>4,448,860</b>



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

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

(Millions of yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
<b>Ordinary Income:</b>	<b>76,741</b>	<b>72,976</b>
Interest income	61,388	60,602
<i>Interest on loans and bills discounted</i>	<i>36,280</i>	<i>35,142</i>
<i>Interest and dividends on securities</i>	<i>21,545</i>	<i>22,564</i>
Fees and commissions	9,150	10,159
Other operating income	5,311	1,424
Other income	890	790
<b>Ordinary expenses:</b>	<b>59,118</b>	<b>54,468</b>
Interest expenses	7,425	6,583
<i>Interest on deposits</i>	<i>5,958</i>	<i>4,931</i>
Fees and commissions	4,157	4,231
Other operating expenses	868	259
General and administrative expenses	39,449	39,079
Other expenses	7,216	4,315
<b>Ordinary profit</b>	<b>17,622</b>	<b>18,507</b>
<b>Extraordinary gains</b>	<b>3</b>	<b>2</b>
<b>Extraordinary losses</b>	<b>1,507</b>	<b>169</b>
<b>Income before income taxes</b>	<b>16,118</b>	<b>18,340</b>
<b>Income taxes:</b>	<b>6,590</b>	<b>7,363</b>
<b>current</b>	<b>7,161</b>	<b>4,096</b>
<b>deferred</b>	<b>(571)</b>	<b>3,267</b>
<b>Net income</b>	<b>9,528</b>	<b>10,977</b>

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

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

For the year ended March 31, 2013

(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	209,329	(944)	244,607
Changes during the year					
Dividends from surplus	-	-	(1,636)	-	(1,636)
Net income	-	-	9,528	-	9,528
Purchases of treasury stock	-	-	-	(1,143)	(1,143)
Sales of treasury stock	-	-	(0)	47	46
Retirement of treasury stock	-	-	(1,191)	1,191	-
Transfer from land revaluation excess	-	-	173	-	173
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	6,873	95	6,968
Balance at the end of the year	20,705	15,516	216,203	(848)	251,576

	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	36,035	(7)	3,377	39,405	422	284,434
Changes during the year						
Dividends from surplus	-	-	-	-	-	(1,636)
Net income	-	-	-	-	-	9,528
Purchases of treasury stock	-	-	-	-	-	(1,143)
Sales of treasury stock	-	-	-	-	-	46
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	173
Net changes of items other than shareholders' equity	9,551	(5)	(173)	9,371	111	9,483
Total changes during the year	9,551	(5)	(173)	9,371	111	16,452
Balance at the end of the year	45,586	(12)	3,203	48,777	533	300,887

For the year ended March 31, 2014

(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	216,203	(848)	251,576
Changes during the year					
Dividends from surplus	-	-	(1,618)	-	(1,618)
Net income	-	-	10,977	-	10,977
Purchases of treasury stock	-	-	-	(1,442)	(1,442)
Sales of treasury stock	-	8	-	134	142
Retirement of treasury stock	-	(8)	(1,392)	1,400	-
Transfer from land revaluation excess	-	-	17	-	17
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	7,983	92	8,075
Balance at the end of the year	20,705	15,516	224,186	(756)	259,651

	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	45,586	(12)	3,203	48,777	533	300,887
Changes during the year						
Dividends from surplus	-	-	-	-	-	(1,618)
Net income	-	-	-	-	-	10,977
Purchases of treasury stock	-	-	-	-	-	(1,442)
Sales of treasury stock	-	-	-	-	-	142
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	17
Net changes of items other than shareholders' equity	(5,220)	4	(17)	(5,232)	12	(5,220)
Total changes during the year	(5,220)	4	(17)	(5,232)	12	2,855
Balance at the end of the year	40,366	(8)	3,186	43,544	546	303,742

## Financial Data (consolidated)

### Summary of income (Millions of yen)

	For the year ended March 31, 2013 (B)	For the year ended March 31, 2014 (A)	(A) - (B)
Ordinary profit	19,587	19,981	394
Net income	9,857	11,175	1,318
Earnings per share - basic (yen)	¥60.35	¥69.21	¥8.86
Credit cost	6,191	4,193	(1,998)

### Summary of financial conditions (Millions of yen)

	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)
Capital ratio	7.2%	6.8%	(0.4%)
Capital adequacy ratio (domestic standard)	17.99%	17.26%	(0.73%)
Net assets per share (yen)	¥1,883.59	¥1,896.27	¥12.68
Holding gain on other securities (C)	70,556	62,601	(7,955)
Tax effect (D)	24,749	21,911	(2,838)
Minority interests (E)	185	272	87
Net holding gain on other securities (C)-(D)-(E)	45,621	40,417	(5,204)

## Financial Data (non-consolidated)

Summary of income			(Millions of yen)
	For the year ended March 31, 2013 (B)	For the year ended March 31, 2014 (A)	(A) - (B)
Net business profit	24,410	22,728	(1,682)
Ordinary profit	17,622	18,507	885
Net income	9,528	10,977	1,449
Earnings per share - basic (yen)	¥58.33	¥67.98	¥9.65
Credit cost	6,126	3,915	(2,211)
Gains/(Losses) on bonds	3,837	657	(3,180)
Gains/(Losses) on stocks	(825)	131	956

Summary of financial conditions			(Millions of yen)
	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)
Capital ratio	7.1%	6.8%	(0.3%)
Capital adequacy ratio (domestic standard)	17.06%	16.24%	(0.82%)
Net assets per share (yen)	¥1,848.29	¥1,885.00	¥36.71
Holding gain on other securities (C)	70,214	62,097	(8,117)
Tax effect (D)	24,627	21,731	(2,896)
Net holding gain on other securities (C)-(D)	45,586	40,366	(5,220)

Interest margins			(%)
	For the year ended March 31, 2013 (B)	For the year ended March 31, 2014 (A)	(A) - (B)
Yield on loans and bills discounted (E)	1.63	1.55	(0.08)
Yield on deposits and NCDs (F)	0.17	0.13	(0.04)
Expense ratio (G)	1.11	1.06	(0.05)
Cost of deposits and NCDs (H)=(F)+(G)	1.28	1.20	(0.08)
Net interest margin on loans and bills discounted (E)-(H)	0.35	0.35	0.00
Yield on securities	1.48	1.42	(0.06)
Yield on interest-earning assets (I)	1.60	1.49	(0.11)
Total funding cost (J)	1.26	1.16	(0.10)
Net interest margin (I)-(J)	0.34	0.33	(0.01)

Dividends per share			(Yen)
	For the year ended March 31, 2013 (B)	For the year ended 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

Year-end dividend of ¥7.00 per share is to be proposed to the general stockholders' meeting which is going to be held on June 24.

## Holding Gains and Losses of Securities

### Holding gains and losses of securities (consolidated) (Millions of yen)

		As of March 31, 2014			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	(94)	(49)	28	122
	Other securities	62,601	(7,955)	66,005	3,404
	Stock	12,342	7,527	13,374	1,031
	Bond	47,763	(11,654)	47,814	51
	Others	2,495	(3,827)	4,816	2,321
	Total	62,506	(8,004)	66,033	3,526
	Stock	12,342	7,527	13,374	1,031
	Bond	47,669	(11,703)	47,842	173
	Others	2,495	(3,827)	4,816	2,321

Net holding gain on other securities, net of applicable taxes and minority interests, is ¥40,417 million.

### Holding gains and losses of securities (non-consolidated) (Millions of yen)

		As of March 31, 2014			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
	Held to maturity	(97)	(45)	25	122
	Stock of subsidiaries	-	-	-	-
	Other securities	62,097	(8,117)	65,501	3,403
	Stock	11,838	7,365	12,869	1,030
	Bond	47,763	(11,654)	47,814	51
	Others	2,495	(3,827)	4,816	2,321
	Total	62,000	(8,162)	65,526	3,525
	Stock	11,838	7,365	12,869	1,030
	Bond	47,666	(11,699)	47,839	173
	Others	2,495	(3,827)	4,816	2,321

Net holding gain on other securities, net of applicable taxes, is ¥40,366 million.

## Risk Managed Loans

<b>Risk managed loans (consolidated)</b>		(Millions of yen)		
	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)	
Risk managed loans (C)	79,622	78,607	(1,015)	
Loans to borrowers under bankruptcy proceedings	5,555	4,146	(1,409)	
Non-accrual past due loans	61,258	59,837	(1,421)	
Loans past due for three months or more	-	-	-	
Loans with altered lending conditions	12,807	14,623	1,816	
Loans and bills discounted (D)	2,278,289	2,306,006	27,717	

<b>Ratio of risk managed loans (consolidated)</b>		(%)		
	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)	
Risk managed loans (C)/(D)	3.49	3.40	(0.09)	
Loans to borrowers under bankruptcy proceedings	0.24	0.17	(0.07)	
Non-accrual past due loans	2.68	2.59	(0.09)	
Loans past due for three months or more	-	-	-	
Loans with altered lending conditions	0.56	0.63	0.07	

<b>Risk managed loans (non-consolidated)</b>		(Millions of yen)		
	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)	
Risk managed loans (E)	79,560	78,509	(1,051)	
Loans to borrowers under bankruptcy proceedings	5,555	4,146	(1,409)	
Non-accrual past due loans	61,196	59,738	(1,458)	
Loans past due for three months or more	-	-	-	
Loans with altered lending conditions	12,807	14,623	1,816	
Loans and bills discounted (F)	2,288,629	2,318,491	29,862	

<b>Ratio of risk managed loans (non-consolidated)</b>		(%)		
	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)	
Risk managed loans (E)/(F)	3.47	3.38	(0.09)	
Loans to borrowers under bankruptcy proceedings	0.24	0.17	(0.07)	
Non-accrual past due loans	2.67	2.57	(0.10)	
Loans past due for three months or more	-	-	-	
Loans with altered lending conditions	0.55	0.63	0.08	

## 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 March 31, 2014 (A)	(A) - (B)
Reserve for possible loan losses	40,843	37,436	(3,407)
General reserve	15,217	15,294	77
Specific reserve	25,625	22,142	(3,483)

Reserve for devaluation of securities	93	78	(15)
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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 March 31, 2014 (A)	(A) - (B)
Reserve for possible loan losses	39,717	36,321	(3,396)
General reserve	15,071	15,120	49
Specific reserve	24,645	21,200	(3,445)

Reserve for devaluation of securities	75	68	(7)
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### Ratio of reserve to risk managed loans (consolidated) (%)

	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)
Ratio of reserve to risk managed loans	51.29	47.62	(3.67)

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 March 31, 2014 (A)	(A) - (B)
Ratio of reserve to risk managed loans	49.92	46.26	(3.66)

Reserve for possible loan losses / Risk managed loans



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

Loans and bills discounted		(Millions of yen)		
	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) – (B)	
Domestic loans (Excluding JOM account)	2,288,629	2,318,491	29,862	
Manufacturing	338,022	340,177	2,155	
Agriculture and forestry	4,798	4,725	(73)	
Fishery	1,928	1,122	(806)	
Mining, quarrying and gravel-digging	1,624	1,580	(44)	
Construction	76,775	80,997	4,222	
Electric power, gas, heat supply, and water supply	43,638	45,209	1,571	
Telecommunication	18,257	22,551	4,294	
Transportation and postal service	68,870	65,676	(3,194)	
Wholesale and retail	268,696	275,531	6,835	
Finance and insurance	92,367	96,966	4,599	
Real estate, leasing	294,519	296,492	1,973	
Services	244,409	271,366	26,957	
Local government	311,317	301,030	(10,287)	
Others	523,403	515,063	(8,340)	

Risk managed loans		(Millions of yen)		
	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) – (B)	
Domestic loans (Excluding JOM account)	79,560	78,509	(1,051)	
Manufacturing	17,015	16,683	(332)	
Agriculture and forestry	190	147	(43)	
Fishery	862	7	(855)	
Mining, quarrying and gravel-digging	86	11	(75)	
Construction	5,424	5,290	(134)	
Electric power, gas, heat supply, and water supply	160	-	(160)	
Telecommunication	242	182	(60)	
Transportation and postal service	1,329	1,536	207	
Wholesale and retail	15,832	15,059	(773)	
Finance and insurance	1,092	3,069	1,977	
Real estate, leasing	10,320	10,741	421	
Services	16,606	16,293	(313)	
Local government	-	-	-	
Others	10,395	9,486	(909)	

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

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

	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	26,803	21,287	(5,516)
Doubtful assets	41,275	43,968	2,693
Substandard loans	12,807	14,623	1,816
Subtotal (C)	80,886	79,879	(1,007)
Normal assets	2,256,553	2,287,426	30,873
Total (D)	2,337,440	2,367,306	29,866

(C)/(D)	3.46	3.37	(0.09)
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### Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2013 (B)	As of March 31, 2014 (A)	(A) - (B)
Total (E)=(F)+(G)	67,481	64,638	(2,843)
Collateral and guarantees (F)	40,012	39,756	(256)
Bankrupt and quasi-bankrupt assets	10,225	9,439	(786)
Doubtful assets	26,169	26,852	683
Substandard loans	3,616	3,464	(152)
Reserve for possible loan losses (G)	27,468	24,882	(2,586)
Bankrupt and quasi-bankrupt assets	16,577	11,848	(4,729)
Doubtful assets	8,043	9,333	1,290
Substandard loans	2,847	3,701	854

Coverage ratio (E)/(C)	83.42	80.92	(2.50)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	82.89	82.30	(0.59)
Substandard loans	50.47	48.99	(1.48)

Ratio of reserve (G)/((C)-(F))	67.20	62.01	(5.19)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	53.24	54.53	1.29
Substandard loans	30.98	33.16	2.18

## 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	85,700	(1,544)
Ordinary profit	19,981	18,600	(1,381)
Net income	11,175	11,200	25
Earnings per share - basic (Yen)	¥69.21	¥69.63	¥0.42

	For the six months ended September 30, 2013 (B)	For the six months ending September 30, 2014 (A)	(A) - (B)
Ordinary income	43,944	42,800	(1,144)
Ordinary profit	9,465	8,900	(565)
Net income	5,473	5,300	(173)
Earnings per share - basic (Yen)	¥33.77	¥32.95	(¥0.82)

### 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	71,500	(1,476)
Net business profit	22,728	21,900	(828)
Ordinary profit	18,507	17,200	(1,307)
Net income	10,977	11,000	23
Earnings per share - basic (Yen)	¥67.98	¥68.38	¥0.40

	For the six months ended September 30, 2013 (B)	For the six months ending September 30, 2014 (A)	(A) - (B)
Ordinary income	36,791	35,700	(1,091)
Net business profit	10,215	10,500	285
Ordinary profit	8,704	8,200	(504)
Net income	5,388	5,200	(188)
Earnings per share - basic (Yen)	¥33.24	¥32.32	(¥0.92)

### 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	4,000	85

	For the six months ended September 30, 2013 (B)	For the six months ending September 30, 2014 (A)	(A) - (B)
Expected credit costs	2,300	2,000	(300)

### 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.