

Consolidated Financial Highlights

	Millions of yen		Thousands of U.S. dollars (Note 4)
	2014	2015	2015
<i>Fiscal Years Ended 31st March, 2014 and 2015</i>			
For the Fiscal Year			
Total Income	¥ 130,563	¥ 132,652	\$ 1,103,877
Total Expenses	95,853	91,652	762,694
Income before Income Taxes and Minority Interest.....	34,709	40,999	341,183
Net Income	19,894	25,910	215,619
At Year-End			
Total Assets	¥ 7,141,671	¥ 7,550,949	\$ 62,835,558
Deposits (including Negotiable CDs)	6,092,029	6,255,357	52,054,237
Loans and Bills Discounted	4,552,403	4,806,908	40,000,904
Securities	2,226,096	2,320,706	19,311,861
Common Stock	48,652	48,652	404,862
Total Net Assets	467,798	523,535	4,356,626
Ratios			
Net Assets per Share (Yen)	¥ 988.84	¥ 1,146.98	
Net Income per Share (Yen)	42.58	56.37	
Return on Equity	4.43%	5.33%	
Price Earnings Ratio	13.20(times)	14.40(times)	
Capital Adequacy Ratio (BIS Standards)	13.55%	13.45%	
Tier I	11.82%	11.82%	

(US\$1 = ¥120.17) See Note 4 of Notes to Consolidated Financial Statements

Corporate Philosophy

Dedication to Sound Development of Local Communities
This is our main business activity.

■
Establishment of Creative Relations with Customers
This is the foundation of our activities.

■
Good Citizenship Yields Good Businesspersons
This is the basis of our operations.

■
Liberal Organization Allowing Our Staff to Develop Creative Ideas and Activities
This is the kind of corporate culture we believe in.

