

Non-Consolidated Financial Review

Five-Year Summary

Millions of yen

| Year ended 31st March, | 2011 | 2012 | 2013 | 2014 | 2015 |
|---|-----------|-----------|-----------|-----------|-----------|
| Assets, liabilities and stockholders' equity | | | | | |
| Deposits (including Negotiable CDs) | 5,651,483 | 5,790,853 | 5,943,714 | 6,099,602 | 6,265,057 |
| Loans and bills discounted | 3,953,457 | 4,111,013 | 4,382,661 | 4,582,222 | 4,838,847 |
| Securities | 1,906,169 | 1,990,235 | 2,138,844 | 2,207,441 | 2,304,034 |
| Total assets | 6,204,593 | 6,433,687 | 6,819,090 | 7,115,017 | 7,521,135 |
| Common stock | 48,652 | 48,652 | 48,652 | 48,652 | 48,652 |
| Number of shares issued and outstanding (thousand) | (483,888) | (478,888) | (474,888) | (474,888) | (470,888) |
| Total net assets | 365,041 | 386,121 | 432,036 | 454,853 | 506,074 |
| Earnings | | | | | |
| Gross business profit | 101,010 | 95,740 | 95,288 | 91,629 | 93,141 |
| Net business profit | 47,770 | 34,656 | 35,211 | 36,812 | 34,554 |
| Net income (loss) | 17,802 | 18,192 | 18,911 | 18,223 | 21,653 |
| Per share amounts (¥) | | | | | |
| Stockholders' equity | 754.97 | 806.95 | 921.93 | 978.59 | 1,119.53 |
| Net income (loss) | 36.31 | 37.75 | 39.80 | 39.00 | 47.11 |
| Dividend | 9.00 | 9.50 | 10.50 | 9.50 | 11.00 |
| (interim dividend) | (3.50) | (4.50) | (4.00) | (4.50) | (4.50) |
| Payout ratio | 24.79 | 25.17 | 26.38 | 24.36 | 23.35 |
| Number of employees | 3,265 | 3,325 | 3,336 | 3,342 | 3,264 |

Interest Income and Expenses

Millions of yen, %

| Year ended 31st March, | 2014 | | | 2015 | | |
|-----------------------------|------------------|---------------|--------------|------------------|---------------|--------------|
| | Average Balance | Interest | Yield | Average Balance | Interest | Yield |
| Earning assets (A) | 6,637,897 | 85,487 | 1.28% | 6,942,639 | 85,484 | 1.23% |
| Loans and bills discounted | 4,438,354 | 61,337 | 1.38 | 4,667,738 | 60,002 | 1.28 |
| Trading securities | 2,807 | 8 | 0.28 | 2,239 | 5 | 0.26 |
| Securities | 2,053,277 | 23,032 | 1.12 | 2,119,167 | 24,162 | 1.14 |
| Call loans | 85,897 | 325 | 0.37 | 105,980 | 494 | 0.46 |
| Bills bought | — | — | — | — | — | — |
| Due from banks | 38,765 | 72 | 0.18 | 28,928 | 72 | 0.25 |
| Funds (B) | 6,384,215 | 3,277 | 0.05 | 6,682,491 | 3,690 | 0.05 |
| Deposits | 5,820,364 | 2,152 | 0.03 | 5,972,048 | 2,160 | 0.03 |
| Negotiable CDs | 137,224 | 73 | 0.05 | 177,751 | 104 | 0.05 |
| Call money | 111,645 | 190 | 0.17 | 95,106 | 184 | 0.19 |
| Bills sold | — | — | — | — | — | — |
| Borrowed money | 133,665 | 160 | 0.11 | 179,376 | 209 | 0.11 |
| Net interest (A)-(B) | — | — | 1.23 | — | — | 1.18 |

Notes:

- Earning assets do not include the non-earning deposits (averaging ¥48,838 million in 2014 ¥50,889 million in 2015). Funds do not include equivalents to money in trust (average balance of ¥4,999 million in 2014 ¥5,000 million in 2015) and interest thereon (¥1 million in 2014 ¥1 million in 2015).
- The average balance and interest of lending between domestic and overseas operations has been offset.

Loans Outstanding by Type of Industry

| As at 31st March, 2014 | | As at 31st March, 2015 | |
|---|----------------------------|---|----------------------------|
| | | Millions of yen, % | |
| Domestic branches (excluding JOM accounts) | ¥4,536,792 (100.00) | Domestic branches (excluding JOM accounts) | ¥4,781,991 (100.00) |
| Manufacturing | 734,283 (16.19) | Manufacturing | 727,538 (15.21) |
| Agriculture & forestry | 5,927 (0.13) | Agriculture & forestry | 7,232 (0.15) |
| Fisheries | 2,755 (0.06) | Fisheries | 2,610 (0.06) |
| Mining & stone - quarrying | 3,155 (0.07) | Mining & stone - quarrying | 3,699 (0.08) |
| Construction | 172,129 (3.79) | Construction | 171,851 (3.59) |
| Public utilities | 27,262 (0.60) | Public utilities | 31,899 (0.67) |
| Information & Telecommunications | 30,240 (0.67) | Information & Telecommunications | 29,844 (0.62) |
| Transport | 146,097 (3.22) | Transport | 147,193 (3.08) |
| Wholesaling and retailing | 448,400 (9.88) | Wholesaling and retailing | 457,295 (9.56) |
| Finance & insurance | 194,864 (4.30) | Finance & insurance | 191,054 (4.00) |
| Real estate & lease industry | 474,033 (10.45) | Real estate & lease industry | 522,182 (10.92) |
| Medical & welfare services | 206,081 (4.54) | Medical & welfare services | 223,955 (4.68) |
| Miscellaneous services | 183,926 (4.05) | Miscellaneous services | 199,956 (4.18) |
| Local governments | 110,111 (2.43) | Local governments | 105,706 (2.21) |
| Others | 1,797,519 (39.62) | Others | 1,959,965 (40.99) |
| Overseas branches and JOM accounts | 45,430 (100.00) | Overseas branches and JOM accounts | 56,856 (100.00) |
| The governments of other countries | — (—) | The governments of other countries | — (—) |
| Financial institutions | — (—) | Financial institutions | — (—) |
| Others | 45,430 (100.00) | Others | 56,856 (100.00) |
| Total | ¥4,582,222 (—) | Total | ¥4,838,847 (—) |

Term-End Balances of Reserve for Possible Loan Losses

| As at 31st March, 2014 | | As at 31st March, 2015 | |
|--|----------------|------------------------|----------------|
| | | Millions of yen | |
| Categories | | | |
| General reserve for possible loan losses | ¥19,058 | | ¥19,345 |
| Specific reserve for possible loan losses | 27,603 | | 20,444 |
| Reserve for losses on overseas investments | — | | — |
| Total | ¥46,662 | | ¥39,790 |