

Consolidated Financial Highlights

	Millions of yen		Thousands of U.S. dollars (Note 5)
	2015	2016	2016
<i>Fiscal Years Ended 31st March, 2015 and 2016</i>			
For the Fiscal Year			
Total Income	¥ 132,652	¥ 136,224	\$ 1,208,949
Total Expenses	91,652	92,945	824,866
Profit	40,999	43,278	384,083
Profit attributable to owners of parent	25,910	28,616	253,964
At Year-End			
Total Assets	¥7,550,949	¥7,631,510	\$ 67,727,285
Deposits (including Negotiable CDs)	6,255,357	6,421,045	56,984,783
Loans and Bills Discounted	4,806,908	5,010,417	44,465,902
Securities	2,320,706	2,133,238	18,931,829
Capital Stock	48,652	48,652	431,774
Total Net Assets	523,535	507,727	4,505,925
Ratios			
Net Assets per Share (Yen)	¥ 1,146.98	¥ 1,126.44	
Net Income per Share (Yen)	56.37	63.78	
Return on Equity	5.33%	5.61%	
Price Earnings Ratio	14.40(times)	7.29(times)	
Capital Adequacy Ratio (BIS Standards)	13.37%	12.62%	
Tier I	11.76%	11.81%	

(US\$1 = ¥112.68) See Note 5 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.

