

# Non-Consolidated Financial Review

## Five-Year Summary

Millions of yen

Year ended 31st March,	2012	2013	2014	2015	2016
<b>Assets, liabilities and stockholders' equity</b>					
Deposits (including Negotiable CDs)	5,790,853	5,943,714	6,099,602	6,265,057	6,421,045
Loans and bills discounted	4,111,013	4,382,661	4,582,222	4,838,847	5,047,364
Securities	1,990,235	2,138,844	2,207,441	2,304,034	2,130,024
Total assets	6,433,687	6,819,090	7,115,017	7,521,135	7,612,122
Capital stock	48,652	48,652	48,652	48,652	48,652
Number of shares issued and outstanding (thousand)	(478,888)	(474,888)	(474,888)	(470,888)	(470,888)
Total net assets	386,121	432,036	454,853	506,074	498,489
<b>Earnings</b>					
Gross business profit	95,740	95,288	91,629	93,141	92,491
Net business profit	34,656	35,211	36,812	34,554	35,778
Profit (loss)	18,192	18,911	18,223	21,653	26,620
<b>Per share amounts (¥)</b>					
Stockholders' equity	806.95	921.93	978.59	1,119.53	1,118.19
Profit (loss)	37.75	39.80	39.00	47.11	59.33
Dividend	9.50	10.50	9.50	11.00	12.00
(interim dividend)	(4.50)	(4.00)	(4.50)	(4.50)	(5.50)
Payout ratio	25.17	26.38	24.36	23.35	20.23
Number of employees	3,325	3,336	3,342	3,264	3,225

## Interest Income and Expenses

Millions of yen, %

Year ended 31st March,	2015			2016		
	Average Balance	Interest	Yield	Average Balance	Interest	Yield
<b>Earning assets (A)</b>	<b>6,942,639</b>	<b>85,484</b>	<b>1.23%</b>	<b>7,137,948</b>	<b>85,954</b>	<b>1.20%</b>
Loans and bills discounted	4,667,738	60,002	1.28	4,905,627	59,003	1.20
Trading securities	2,239	5	0.26	1,480	6	0.44
Securities	2,119,167	24,162	1.14	2,053,699	25,871	1.25
Call loans	105,980	494	0.46	21,826	117	0.53
Bills bought	—	—	—	—	—	—
Due from banks	28,928	72	0.25	139,934	177	0.12
<b>Funds (B)</b>	<b>6,682,491</b>	<b>3,690</b>	<b>0.05</b>	<b>6,894,101</b>	<b>4,490</b>	<b>0.06</b>
Deposits	5,972,048	2,160	0.03	6,089,844	2,258	0.03
Negotiable CDs	177,751	104	0.05	237,612	182	0.07
Call money	95,106	184	0.19	66,178	387	0.58
Bills sold	—	—	—	—	—	—
Borrowed money	179,376	209	0.11	219,658	255	0.11
<b>Net interest (A)–(B)</b>	<b>—</b>	<b>—</b>	<b>1.18</b>	<b>—</b>	<b>—</b>	<b>1.14</b>

Notes:

- Earning assets do not include the non-earning deposits (averaging ¥50,889 million in 2015 ¥62,728 million in 2016). Funds do not include equivalents to money in trust (average balance of ¥5,000 million in 2015 ¥4,999 million in 2016) and interest thereon (¥1 million in 2015 ¥1 million in 2016).
- 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,		2015		As at 31st March,		2016		Millions of yen, %	
<b>Domestic branches (excluding JOM accounts)</b>		¥4,781,991 (100.00)		<b>Domestic branches (excluding JOM accounts)</b>		¥4,994,084 (100.00)			
Manufacturing		727,538 ( 15.21)		Manufacturing		711,101 ( 14.24)			
Agriculture & forestry		7,232 ( 0.15)		Agriculture & forestry		7,980 ( 0.16)			
Fisheries		2,610 ( 0.06)		Fisheries		1,910 ( 0.04)			
Mining & stone - quarrying		3,699 ( 0.08)		Mining & stone - quarrying		3,614 ( 0.07)			
Construction		171,851 ( 3.59)		Construction		174,644 ( 3.50)			
Public utilities		31,899 ( 0.67)		Public utilities		41,948 ( 0.84)			
Information & Telecommunications		29,844 ( 0.62)		Information & Telecommunications		24,552 ( 0.49)			
Transport		147,193 ( 3.08)		Transport		148,283 ( 2.97)			
Wholesaling and retailing		457,295 ( 9.56)		Wholesaling and retailing		454,081 ( 9.09)			
Finance & insurance		191,054 ( 4.00)		Finance & insurance		179,135 ( 3.59)			
Real estate & lease industry		522,182 ( 10.92)		Real estate & lease industry		575,832 ( 11.53)			
Medical & welfare services		223,955 ( 4.68)		Medical & welfare services		242,706 ( 4.86)			
Miscellaneous services		199,956 ( 4.18)		Miscellaneous services		218,809 ( 4.38)			
Local governments		105,706 ( 2.21)		Local governments		106,525 ( 2.13)			
Others		1,959,965 ( 40.99)		Others		2,102,956 ( 42.11)			
<b>Overseas branches and JOM accounts</b>		56,856 (100.00)		<b>Overseas branches and JOM accounts</b>		53,280 (100.00)			
The governments of other countries		— ( —)		The governments of other countries		— ( —)			
Financial institutions		— ( —)		Financial institutions		— ( —)			
Others		56,856 (100.00)		Others		53,280 (100.00)			
<b>Total</b>		¥4,838,847 ( —)		<b>Total</b>		¥5,047,364 ( —)			

## Term-End Balances of Allowance for Loan Losses

As at 31st March,		2015		2016		Millions of yen	
<b>Categories</b>							
General allowance for loan losses		¥19,345		¥14,646			
Specific allowance for loan losses		20,444		19,988			
Allowance for losses on overseas investments		—		—			
<b>Total</b>		¥39,790		¥34,634			