Performance

The Group consists of five consolidated subsidiaries, two non-consolidated subsidiaries accounted for using the equity method and one affiliate accounted for using the equity method. Consolidated results for the fiscal year under review are as follows.

The balance of total assets as of the consolidated fiscal year-end under review came to ¥8,004.7 billion, an increase of ¥18.1 billion compared to the previous fiscal year. The balance of total liabilities as of the fiscal year-end came to ¥7,468.1 billion, an increase of ¥7.7 billion compared to the previous fiscal year. Furthermore, the balance of total net assets as of the fiscal year-end came to ¥536.6 billion, an increase of ¥10.4 billion compared to the previous fiscal year.

As for the major accounts, loans and bills discounted stood at ¥5,473.4 billion overall, an increase of ¥292.1 billion compared to the previous fiscal year due to the continued increase in retail loans consisting of SME loans and personal loans. Securities stood at ¥1,763.1 billion, a decrease of ¥326.5 billion. Deposits stood at ¥6,661.9 billion, a stable increase of ¥172.7 billion compared to the previous fiscal year, which mainly came from personal deposits.

Total income amounted to ¥150,386 million, an increase of ¥6,255 million from the previous consolidated fiscal year mainly due to an increase in fees and commissions.

Total expenses amounted to ¥107,977 million, an increase of ¥368 million from the previous consolidated fiscal year mainly due to an increase in financing expenses and other ordinary expenses, despite a decrease in provision of allowance for loan losses.

As a result, ordinary profit came to ¥42,409 million, an increase of ¥5,887 million from the previous consolidated fiscal year. Furthermore, profit attributable to owners of parent companies came to ¥28,366 million, an increase of ¥2,061 million from the previous consolidated fiscal year.

Consolidated total capital ratio remained high at 12.41%.

The Bank (in accordance with the uniform international standard) calculated the total capital ratio based on Basel III. Under this standard, the Bank is required to ensure a Common Equity Tier 1 ratio of over 4.5%, a Tier 1 ratio of over 6%, and a total capital ratio of over 8%.

Consolidated Capital Adequacy Ratio (BIS Standards)

Billions of yen

	As at March 31, 2017	**As at March 31, 2018**
1. Consolidated total capital ratio (4/7)	12.58%	**12.41%**
2. Consolidated Tier 1 ratio (5/7)	11.94%	**11.90%**
3. Consolidated Common Equity Tier 1 ratio (6/7)	11.93%	**11.83%**
4. Total capital (consolidated)	498.7	**522**
5. Tier 1 capital (consolidated)	473.5	**500.5**
6. Common Equity Tier 1 capital (consolidated)	472.7	**497.6**
7. Risk weighted assets	3,962.8	**4,205.5**