

# Momiji Bank Financial Statements

## NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2018 and 2017

ASSETS		Millions of yen	Millions of yen	Thousands of
		2018	2017	U.S. dollars
		2018	2017	2018
<b>Assets</b>	Cash and due from banks	¥ 213,390	¥ 221,641	\$ 2,008,566
	Call loans and bills purchased	6,062	25,000	57,059
	Monetary claims bought	65	620	612
	Trading assets	619	662	5,826
	Money held in trust	4,732	9,873	44,541
	Securities	606,406	725,730	5,707,888
	Loans and bills discounted	2,212,359	2,111,001	20,824,162
	Foreign exchanges	7,541	5,571	70,981
	Other assets	71,316	59,831	671,273
	Tangible fixed assets	35,585	35,490	334,949
	Intangible fixed assets	2,482	1,502	23,362
	Prepaid pension cost	12,281	10,169	115,597
	Deferred tax assets	7,014	7,713	66,020
	Customers' liabilities for acceptances and guarantees	8,099	9,950	76,233
	Allowance for loan losses	(18,964)	(18,767)	(178,502)
	<b>Total assets</b>	<b>¥ 3,168,987</b>	<b>¥ 3,205,986</b>	<b>\$ 29,828,567</b>

## LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

<b>Liabilities:</b>	Deposits	¥ 2,948,221	¥ 2,986,664	\$ 27,750,574
	Call money and bills sold	2,125	561	20,002
	Payables under securities lending transactions	16,214	—	152,617
	Borrowed money	8,575	11,149	80,713
	Foreign exchanges	21	80	198
	Other liabilities	16,378	36,283	154,159
	Provision for bonuses	2	—	19
	Provision for retirement benefits	—	556	—
	Provision for directors' stock benefits	79	39	744
	Provision for reimbursement of deposits	547	482	5,149
	Deferred tax liabilities for land revaluation	4,419	4,425	41,595
	Acceptances and guarantees	8,099	9,950	76,233
	<b>Total liabilities</b>	<b>3,004,680</b>	<b>3,050,189</b>	<b>28,282,003</b>
<b>Net assets:</b>	Capital stock	10,000	10,000	94,127
	Capital surplus	59,533	59,533	560,363
	Retained earnings	86,526	77,458	814,439
	<b>Total shareholders' equity</b>	<b>156,059</b>	<b>146,991</b>	<b>1,468,929</b>
	Net unrealized gains on securities	(135)	509	(1,271)
	Deferred gains or losses on hedges	(22)	(67)	(207)
	Revaluation reserve for land	8,405	8,364	79,113
	<b>Total valuation and translation adjustments</b>	<b>8,248</b>	<b>8,806</b>	<b>77,635</b>
	<b>Total net assets</b>	<b>164,307</b>	<b>155,797</b>	<b>1,546,564</b>
	<b>Total liabilities, and net assets</b>	<b>¥ 3,168,987</b>	<b>¥ 3,205,986</b>	<b>\$ 29,828,567</b>

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2018 and 2017

	Millions of yen 2018	Millions of yen 2017	Thousands of U.S. dollars 2018
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 23,684	¥ 24,450	\$ 222,929
Interest and dividends on securities	9,095	8,835	85,608
Other interest income	195	169	1,835
Fees and commissions	7,516	7,512	70,745
Other ordinary income	1,139	2,755	10,721
Other income	3,395	10,932	31,957
<b>Total income</b>	<b>45,024</b>	<b>54,653</b>	<b>423,795</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	1,098	1,408	10,335
Interest on borrowings and rediscounts	142	30	1,337
Other interest expense	640	498	6,024
Fees and commissions payments	3,851	3,684	36,248
Other operating expenses	2,354	5,044	22,157
General and administrative expenses	21,652	26,245	203,803
Impairment losses	293	179	2,758
Other expenses	2,838	2,076	26,713
<b>Total expenses</b>	<b>32,868</b>	<b>39,164</b>	<b>309,375</b>
<b>Income before income taxes and minority interests</b>	<b>12,156</b>	<b>15,489</b>	<b>114,420</b>
Income taxes:			
Current	2,182	908	20,538
Deferred	865	3,621	8,142
<b>Net income</b>	<b>¥ 9,109</b>	<b>¥ 10,960</b>	<b>\$ 85,740</b>

Amounts per share of common stock:	Yen 2018	Yen 2017	U.S. dollars 2018
	Net income	¥ 20.91	¥ 21.60
Cash dividends applicable to the year	5.62	1.26	0.05