

Yamaguchi Bank Financial Statements

■ NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2014 and 2013

ASSETS		Millions of yen	Millions of yen	Thousands of U.S. dollars
		2014	2013	2014
Assets	Cash and due from banks	¥ 503,708	¥ 118,607	\$ 4,894,170
	Call loans and bills purchased	288,125	503,996	2,799,504
	Monetary claims bought	8,296	6,949	80,606
	Trading assets	5,208	8,124	50,603
	Money held in trust	48,016	53,689	466,537
	Securities	1,358,088	1,368,835	13,195,569
	Loans and bills discounted	3,299,187	3,225,302	32,055,839
	Foreign exchanges	10,269	7,457	99,777
	Other assets	81,675	91,881	793,577
	Tangible fixed assets	46,497	47,431	451,779
	Intangible fixed assets	6,976	10,661	67,781
	Prepaid pension cost	17,986	—	174,757
	Customers' liabilities for acceptances and guarantees	27,680	26,573	268,947
	Allowance for loan losses	(31,488)	(37,864)	(305,946)
	Total assets	¥ 5,670,223	¥ 5,431,641	\$ 55,093,500

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥ 5,134,128	¥ 4,917,287	\$ 49,884,648
	Call money and bills sold	83,173	53,378	808,133
	Payables under securities lending transactions	4,566	3,083	44,365
	Trading liabilities	3,405	3,188	33,084
	Borrowed money	9,622	9,927	93,490
	Foreign exchanges	1,559	2,158	15,148
	Other liabilities	54,001	88,603	524,688
	Provision for bonuses	1,519	1,480	14,759
	Provision for retirement benefits	85	74	826
	Provision for reimbursement of deposits	765	806	7,433
	Reserve for frequent users services	40	50	389
	Deferred tax liabilities	7,366	2,845	71,570
	Deferred tax liabilities for land revaluation	8,632	8,883	83,871
	Acceptances and guarantees	27,680	26,573	268,947
	Total liabilities	5,336,541	5,118,335	51,851,351
Net assets:	Capital stock	10,006	10,006	97,221
	Capital surplus	380	380	3,692
	Retained earnings	277,885	260,866	2,700,010
	Total shareholders' equity	288,271	271,252	2,800,923
	Net unrealized gains on securities	30,167	26,444	293,111
	Deferred gains or losses on hedges	(353)	(445)	(3,430)
	Revaluation reserve for land	15,597	16,055	151,545
	Total valuation and translation adjustments	45,411	42,054	441,226
Total net assets	333,682	313,306	3,242,149	
Total liabilities, and net assets	¥ 5,670,223	¥ 5,431,641	\$ 55,093,500	

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED) Years ended March 31, 2014 and 2013

	Millions of yen	Millions of yen	Thousands of
	2014	2013	U.S. dollars
			2014
Income			
Interest income:			
Interest on loans and discounts	¥ 42,144	¥ 44,107	\$ 409,483
Interest and dividends on securities	12,582	11,444	122,250
Other interest income	940	1,028	9,133
Fees and commissions	11,618	10,391	112,884
Trading income	98	42	952
Other ordinary income	4,666	10,545	45,336
Other income	11,660	4,256	113,293
Total income	83,708	81,813	813,331

Expenses			
Interest expense:			
Interest on deposits	4,528	4,855	43,995
Interest on borrowings and rediscounts	487	475	4,732
Other interest expense	182	182	1,768
Fees and commissions payments	3,973	3,886	38,603
Trading expenses	—	23	—
Other operating expenses	3,960	1,519	38,476
General and administrative expenses	39,005	41,267	378,984
Impairment losses	447	—	4,343
Other expenses	1,095	3,104	10,640
Total expenses	53,677	55,311	521,541
Income before income taxes and minority interests	30,031	26,502	291,790
Income taxes:			
Current	8,387	7,877	81,490
Deferred	2,687	1,912	26,108
Net income	¥ 18,957	¥ 16,713	\$ 184,192

Amounts per share of common stock:	Yen	Yen	U.S. dollars
	2014	2013	2014
Net income	¥ 94.79	¥ 83.56	\$ 0.92
Cash dividends applicable to the year	13.00	11.98	0.13