

# Momiji 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	¥ 332,781	¥ 205,235	\$ 3,233,395
	Call loans and bills purchased	27,144	162,650	263,739
	Monetary claims bought	573	714	5,567
	Trading assets	554	1,117	5,383
	Securities	691,112	756,790	6,715,041
	Loans and bills discounted	1,928,364	1,829,087	18,736,533
	Foreign exchanges	3,353	3,661	32,579
	Other assets	80,521	91,737	782,365
	Tangible fixed assets	34,424	34,975	334,473
	Intangible fixed assets	8,083	10,437	78,537
	Prepaid pension cost	6,827	—	66,333
	Deferred tax assets	17,770	20,463	172,658
	Customers' liabilities for acceptances and guarantees	12,329	12,487	119,792
	Allowance for loan losses	(37,569)	(42,120)	(365,031)
<b>Total assets</b>	<b>¥ 3,106,266</b>	<b>¥ 3,087,233</b>	<b>\$ 30,181,364</b>	

## LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥ 2,845,348	¥ 2,820,253	\$ 27,646,211	
	Call money and bills sold	875	1,007	8,502	
	Payables under securities lending transactions	8,703	1,247	84,561	
	Borrowed money	16,911	17,205	164,312	
	Foreign exchanges	105	51	1,020	
	Other liabilities	15,104	23,937	146,754	
	Provision for bonuses	1,050	873	10,202	
	Provision for retirement benefits	1,621	—	15,750	
	Provision for reimbursement of deposits	301	250	2,925	
	Deferred tax liabilities for land revaluation	5,204	5,228	50,564	
	Acceptances and guarantees	12,329	12,487	119,792	
	<b>Total liabilities</b>	<b>2,907,551</b>	<b>2,882,538</b>	<b>28,250,593</b>	
	Net assets:	Capital stock	87,466	87,466	849,844
		Capital surplus	42,067	42,067	408,735
Retained earnings		60,036	63,925	583,327	
<b>Total shareholders' equity</b>		<b>189,569</b>	<b>193,458</b>	<b>1,841,906</b>	
Net unrealized gains on securities		1,404	3,493	13,642	
Deferred gains or losses on hedges		(8)	(10)	(78)	
Revaluation reserve for land		7,750	7,754	75,301	
<b>Total valuation and translation adjustments</b>		<b>9,146</b>	<b>11,237</b>	<b>88,865</b>	
<b>Total net assets</b>	<b>198,715</b>	<b>204,695</b>	<b>1,930,771</b>		
<b>Total liabilities, and net assets</b>	<b>¥ 3,106,266</b>	<b>¥ 3,087,233</b>	<b>\$ 30,181,364</b>		

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

	Millions of yen		Thousands of
	2014	2013	U.S. dollars 2014
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 28,115	¥ 29,796	\$ 273,173
Interest and dividends on securities	8,583	5,316	83,395
Other interest income	214	599	2,079
Fees and commissions	7,025	6,450	68,257
Other ordinary income	4,463	15,297	43,364
Other income	7,762	1,063	75,418
<b>Total income</b>	<b>56,162</b>	<b>58,521</b>	<b>545,686</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	2,120	2,107	20,599
Interest on borrowings and rediscounts	46	40	447
Other interest expense	86	94	836
Fees and commissions payments	3,175	3,222	30,849
Other operating expenses	1,444	1,075	14,030
General and administrative expenses	30,780	31,339	299,067
Impairment losses	95	21	923
Other expenses	1,264	3,594	12,281
<b>Total expenses</b>	<b>39,010</b>	<b>41,492</b>	<b>379,032</b>
<b>Income before income taxes and minority interests</b>	<b>17,152</b>	<b>17,029</b>	<b>166,654</b>
Income taxes:			
Current	251	325	2,439
Deferred	3,969	4,159	38,564
<b>Net income</b>	<b>¥ 12,932</b>	<b>¥ 12,545</b>	<b>\$ 125,651</b>

Amounts per share of common stock:	Yen		U.S. dollars
	2014	2013	2014
Net income	¥ 21.76	¥ 21.11	\$ 0.21
Cash dividends applicable to the year	27.84	20.32	0.27