

Yamaguchi Bank Financial Statements

NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2015 and 2014

ASSETS		Millions of yen	Millions of yen	Thousands of
		2015	2014	U.S. dollars
		2015	2014	2015
Assets	Cash and due from banks	¥ 531,489	¥ 503,708	\$ 4,422,809
	Call loans and bills purchased	263,224	288,125	2,190,430
	Monetary claims bought	7,769	8,296	64,650
	Trading assets	5,563	5,208	46,293
	Money held in trust	44,306	48,016	368,694
	Securities	1,584,517	1,358,088	13,185,629
	Loans and bills discounted	3,450,436	3,299,187	28,712,957
	Foreign exchanges	8,272	10,269	68,836
	Other assets	91,574	81,675	762,037
	Tangible fixed assets	45,337	46,497	377,274
	Intangible fixed assets	3,269	6,976	27,203
	Prepaid pension cost	17,382	17,986	144,645
	Customers' liabilities for acceptances and guarantees	30,541	27,680	254,148
	Allowance for loan losses	(29,067)	(31,488)	(241,882)
	Total assets	¥ 6,054,612	¥ 5,670,223	\$ 50,383,723

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥ 5,454,733	¥ 5,134,128	\$ 45,391,803
	Call money and bills sold	76,790	83,173	639,011
	Payables under securities lending transactions	12,329	4,566	102,596
	Trading liabilities	5,631	3,405	46,859
	Borrowed money	9,765	9,622	81,260
	Foreign exchanges	3,052	1,559	25,397
	Other liabilities	57,855	54,001	481,444
	Provision for bonuses	1,554	1,519	12,932
	Provision for retirement benefits	106	85	882
	Provision for reimbursement of deposits	933	765	7,764
	Reserve for frequent users services	43	40	358
	Deferred tax liabilities	18,099	7,366	150,612
	Deferred tax liabilities for land revaluation	7,820	8,632	65,074
	Acceptances and guarantees	30,541	27,680	254,148
	Total liabilities	5,679,251	5,336,541	47,260,140
Net assets:	Capital stock	10,006	10,006	83,265
	Capital surplus	380	380	3,162
	Retained earnings	293,793	277,885	2,444,812
	Total shareholders' equity	304,179	288,271	2,531,239
	Net unrealized gains on securities	55,083	30,167	458,376
	Deferred gains or losses on hedges	(303)	(353)	(2,521)
	Revaluation reserve for land	16,402	15,597	136,489
	Total valuation and translation adjustments	71,182	45,411	592,344
	Total net assets	375,361	333,682	3,123,583
	Total liabilities, and net assets	¥ 6,054,612	¥ 5,670,223	\$ 50,383,723

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2015 and 2014

	Millions of yen 2015	Millions of yen 2014	Thousands of U.S. dollars 2015
Income			
Interest income:			
Interest on loans and discounts	¥ 41,408	¥ 42,144	\$ 344,579
Interest and dividends on securities	16,014	12,582	133,261
Other interest income	1,002	940	8,338
Fees and commissions	11,833	11,618	98,469
Trading income	54	98	449
Other ordinary income	8,962	4,666	74,578
Other income	5,789	11,660	48,173
Total income	85,062	83,708	707,847

Expenses			
Interest expense:			
Interest on deposits	4,171	4,528	34,709
Interest on borrowings and rediscounts	586	487	4,876
Other interest expense	165	182	1,373
Fees and commissions payments	4,045	3,973	33,661
Other operating expenses	4,481	3,960	37,289
General and administrative expenses	37,990	39,005	316,135
Impairment losses	0	447	0
Other expenses	2,296	1,095	19,107
Total expenses	53,734	53,677	447,150
Income before income taxes and minority interests	31,328	30,031	260,697
Income taxes:			
Current	9,764	8,387	81,251
Deferred	1,557	2,687	12,957
Net income	¥ 20,007	¥ 18,957	\$ 166,489

	Yen 2015	Yen 2014	U.S. dollars 2015
Amounts per share of common stock:			
Net income	¥ 100.03	¥ 94.79	\$ 0.83
Cash dividends applicable to the year	14.00	13.00	0.12