

Momiji 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	¥ 355,974	¥ 332,781	\$ 2,962,253
	Call loans and bills purchased	20,092	27,144	167,196
	Monetary claims bought	593	573	4,935
	Trading assets	696	554	5,792
	Securities	708,923	691,112	5,899,334
	Loans and bills discounted	2,006,372	1,928,364	16,696,114
	Foreign exchanges	3,366	3,353	28,010
	Other assets	76,365	80,521	635,475
	Tangible fixed assets	33,738	34,424	280,752
	Intangible fixed assets	5,612	8,083	46,701
	Prepaid pension cost	7,337	6,827	61,055
	Deferred tax assets	10,271	17,770	85,471
	Customers' liabilities for acceptances and guarantees	12,816	12,329	106,649
	Allowance for loan losses	(28,126)	(37,569)	(234,052)
	Total assets	¥ 3,214,029	¥ 3,106,266	\$ 26,745,685

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥ 2,945,565	¥ 2,845,348	\$ 24,511,650
	Call money and bills sold	1,122	875	9,337
	Payables under securities lending transactions	11,699	8,703	97,354
	Borrowed money	17,291	16,911	143,888
	Foreign exchanges	61	105	508
	Other liabilities	12,470	15,104	103,768
	Provision for bonuses	942	1,050	7,839
	Provision for retirement benefits	2,096	1,621	17,442
	Provision for reimbursement of deposits	353	301	2,938
	Deferred tax liabilities for land revaluation	4,709	5,204	39,186
	Acceptances and guarantees	12,816	12,329	106,649
	Total liabilities	3,009,124	2,907,551	25,040,559
Net assets:	Capital stock	87,466	87,466	727,852
	Capital surplus	42,067	42,067	350,062
	Retained earnings	58,538	60,036	487,127
	Total shareholders' equity	188,071	189,569	1,565,041
	Net unrealized gains on securities	8,632	1,404	71,832
	Deferred gains or losses on hedges	(21)	(8)	(175)
	Revaluation reserve for land	8,223	7,750	68,428
	Total valuation and translation adjustments	16,834	9,146	140,085
	Total net assets	204,905	198,715	1,705,126
	Total liabilities, and net assets	¥ 3,214,029	¥ 3,106,266	\$ 26,745,685

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	¥ 26,721	¥ 28,115	\$ 222,360
Interest and dividends on securities	9,027	8,583	75,119
Other interest income	241	214	2,005
Fees and commissions	7,134	7,025	59,366
Other ordinary income	2,778	4,463	23,117
Other income	5,737	7,762	47,741
Total income	51,638	56,162	429,708

Expenses			
Interest expense:			
Interest on deposits	1,791	2,120	14,904
Interest on borrowings and rediscounts	55	46	458
Other interest expense	111	86	924
Fees and commissions payments	3,251	3,175	27,053
Other operating expenses	678	1,444	5,642
General and administrative expenses	29,449	30,780	245,061
Impairment losses	28	95	233
Other expenses	892	1,264	7,423
Total expenses	36,255	39,010	301,698
Income before income taxes and minority interests	15,383	17,152	128,010
Income taxes:			
Current	195	251	1,623
Deferred	4,557	3,969	37,921
Net income	¥ 10,631	¥ 12,932	\$ 88,466

Amounts per share of common stock:	Yen 2015	Yen 2014	U.S. dollars 2015
	Net income	¥ 17.89	¥ 21.76
Cash dividends applicable to the year	2.65	27.84	0.02