

Kitakyushu 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
Assets	Cash and due from banks	¥ 76,871	¥ 78,810	\$ 639,685
	Call loans and bills purchased	2,841	5,151	23,642
	Securities	30,306	22,694	252,193
	Loans and bills discounted	869,186	804,664	7,232,970
	Foreign exchanges	5,494	3,338	45,719
	Other assets	13,350	18,113	111,092
	Tangible fixed assets	18,677	18,128	155,421
	Intangible fixed assets	1,349	1,796	11,226
	Prepaid pension cost	864	890	7,190
	Deferred tax assets	316	1,865	2,630
	Customers' liabilities for acceptances and guarantees	8,936	8,070	74,361
	Allowance for loan losses	(15,369)	(16,868)	(127,894)
	Total assets	¥ 1,012,821	¥ 946,651	\$ 8,428,235

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥ 894,880	¥ 829,939	\$ 7,446,784	
	Call money and bills sold	65	71	541	
	Borrowed money	1,154	316	9,603	
	Foreign exchanges	47	86	391	
	Other liabilities	13,578	18,140	112,991	
	Provision for bonuses	356	340	2,962	
	Provision for retirement benefits	1,145	988	9,528	
	Provision for reimbursement of deposits	71	42	591	
	Deferred tax liabilities for land revaluation	3,643	4,038	30,315	
	Acceptances and guarantees	8,936	8,070	74,361	
	Total liabilities	923,875	862,030	7,688,067	
	Net assets:	Capital stock	10,000	10,000	83,215
		Retained earnings	63,539	62,133	528,743
Total shareholders' equity		73,539	72,133	611,958	
Net unrealized gains on securities		7,816	5,240	65,041	
Revaluation reserve for land		7,591	7,248	63,169	
Total valuation and translation adjustments		15,407	12,488	128,210	
Total net assets	88,946	84,621	740,168		
Total liabilities, and net assets		¥ 1,012,821	¥ 946,651	\$ 8,428,235	

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	¥ 10,384	¥ 10,406	\$ 86,411
Interest and dividends on securities	355	273	2,954
Other interest income	63	67	524
Fees and commissions	1,496	1,421	12,449
Other ordinary income	257	274	2,139
Other income	1,361	377	11,326
Total income	13,916	12,818	115,803

Expenses			
Interest expense:			
Interest on deposits	907	963	7,548
Interest on borrowings and rediscounts	2	4	17
Other interest expense	10	15	83
Fees and commissions payments	627	569	5,218
Other operating expenses	—	1	—
General and administrative expenses	9,255	9,133	77,016
Impairment losses	112	—	932
Other expenses	136	54	1,131
Total expenses	11,049	10,739	91,945
Income before income taxes and minority interests	2,867	2,079	23,858
Income taxes:			
Current	476	237	3,961
Deferred	884	671	7,356
Net income	¥ 1,507	¥ 1,171	\$ 12,541

	Yen 2015	Yen 2014	U.S. dollars 2015
Amounts per share of common stock:			
Net income	¥ 1,506,950	¥ 1,170,940.85	\$ 12,540.15