

## Momiji Bank Financial Statements

### NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2016 and 2015

ASSETS		Millions of yen	Millions of yen	Thousands of
		2016	2015	U.S. dollars
		2016	2015	2016
<b>Assets</b>	Cash and due from banks	¥ 330,510	¥ 355,974	\$ 2,933,174
	Call loans and bills purchased	40,069	20,092	355,600
	Monetary claims bought	749	593	6,647
	Trading assets	698	696	6,195
	Securities	675,817	708,923	5,997,666
	Loans and bills discounted	2,034,562	2,006,372	18,056,106
	Foreign exchanges	4,928	3,366	43,734
	Other assets	78,617	76,365	697,702
	Tangible fixed assets	34,536	33,738	306,496
	Intangible fixed assets	3,358	5,612	29,801
	Prepaid pension cost	8,704	7,337	77,245
	Deferred tax assets	9,763	10,271	86,644
	Customers' liabilities for acceptances and guarantees	12,574	12,816	111,590
	Allowance for loan losses	(25,753)	(28,126)	(228,550)
	<b>Total assets</b>	<b>¥ 3,209,132</b>	<b>¥ 3,214,029</b>	<b>\$ 28,480,050</b>

### LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

<b>Liabilities:</b>	Deposits	¥ 2,980,638	¥ 2,945,565	\$ 26,452,236
	Call money and bills sold	947	1,122	8,404
	Payables under securities lending transactions	—	11,699	—
	Borrowed money	13,944	17,291	123,749
	Foreign exchanges	57	61	506
	Other liabilities	13,940	12,470	123,714
	Provision for bonuses	1,278	942	11,342
	Provision for retirement benefits	1,620	2,096	14,377
	Provision for reimbursement of deposits	380	353	3,372
	Deferred tax liabilities for land revaluation	4,470	4,709	39,670
	Acceptances and guarantees	12,574	12,816	111,590
	<b>Total liabilities</b>	<b>3,029,848</b>	<b>3,009,124</b>	<b>26,888,960</b>
<b>Net assets:</b>	Capital stock	10,000	87,466	88,747
	Capital surplus	89,533	42,067	794,577
	Retained earnings	67,579	58,538	599,743
	<b>Total shareholders' equity</b>	<b>167,112</b>	<b>188,071</b>	<b>1,483,067</b>
	Net unrealized gains on securities	3,751	8,632	33,289
	Deferred gains or losses on hedges	(29)	(21)	(257)
	Revaluation reserve for land	8,450	8,223	74,991
	<b>Total valuation and translation adjustments</b>	<b>12,172</b>	<b>16,834</b>	<b>108,023</b>
	<b>Total net assets</b>	<b>179,284</b>	<b>204,905</b>	<b>1,591,090</b>
	<b>Total liabilities, and net assets</b>	<b>¥ 3,209,132</b>	<b>¥ 3,214,029</b>	<b>\$ 28,480,050</b>

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2016 and 2015

	Millions of yen 2016	Millions of yen 2015	Thousands of U.S. dollars 2016
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 25,819	¥ 26,721	\$ 229,136
Interest and dividends on securities	7,694	9,027	68,282
Other interest income	237	241	2,103
Fees and commissions	7,035	7,134	62,433
Other ordinary income	3,260	2,778	28,931
Other income	6,849	5,737	60,783
<b>Total income</b>	<b>50,894</b>	<b>51,638</b>	<b>451,668</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	1,492	1,791	13,241
Interest on borrowings and rediscounts	50	55	444
Other interest expense	231	111	2,050
Fees and commissions payments	3,438	3,251	30,511
Other operating expenses	1,577	678	13,995
General and administrative expenses	27,374	29,449	242,936
Impairment losses	16	28	151
Other expenses	1,310	892	11,626
<b>Total expenses</b>	<b>35,489</b>	<b>36,255</b>	<b>314,954</b>
<b>Income before income taxes and minority interests</b>	<b>15,405</b>	<b>15,383</b>	<b>136,714</b>
Income taxes:			
Current	2,371	195	21,042
Deferred	2,547	4,557	22,604
<b>Net income</b>	<b>¥ 10,487</b>	<b>¥ 10,631</b>	<b>\$ 93,068</b>

Amounts per share of common stock:	Yen 2016	Yen 2015	U.S. dollars 2016
	Net income	¥ 17.85	¥ 17.89
Cash dividends applicable to the year	1.91	2.65	0.02