

## Kitakyushu 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
Assets	Cash and due from banks	¥ 85,263	¥ 76,871	\$ 756,683
	Call loans and bills purchased	140	2,841	1,242
	Securities	30,943	30,306	274,610
	Loans and bills discounted	955,100	869,186	8,476,216
	Foreign exchanges	3,536	5,494	31,381
	Other assets	9,240	13,350	82,002
	Tangible fixed assets	19,477	18,677	172,852
	Intangible fixed assets	964	1,349	8,555
	Prepaid pension cost	925	864	8,209
	Deferred tax assets	—	316	—
	Customers' liabilities for acceptances and guarantees	10,047	8,936	89,164
	Allowance for loan losses	(14,116)	(15,369)	(125,275)
	<b>Total assets</b>	<b>¥ 1,101,519</b>	<b>¥ 1,012,821</b>	<b>\$ 9,775,639</b>

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

Liabilities:	Deposits	¥ 977,420	¥ 894,880	\$ 8,674,299	
	Call money and bills sold	6,014	65	53,372	
	Borrowed money	1,061	1,154	9,416	
	Foreign exchanges	159	47	1,411	
	Other liabilities	10,184	13,578	90,379	
	Provision for bonuses	377	356	3,346	
	Provision for retirement benefits	1,161	1,145	10,304	
	Provision for reimbursement of deposits	78	71	692	
	Deferred tax liabilities for land revaluation	3,458	3,643	30,689	
	Acceptances and guarantees	10,047	8,936	89,164	
	<b>Total liabilities</b>	<b>1,009,999</b>	<b>923,875</b>	<b>8,963,427</b>	
	Net assets:	Capital stock	10,000	10,000	88,747
		Retained earnings	65,382	63,539	580,245
<b>Total shareholders' equity</b>		<b>75,382</b>	<b>73,539</b>	<b>668,992</b>	
Net unrealized gains on securities		8,371	7,816	74,290	
Revaluation reserve for land		7,767	7,591	68,930	
<b>Total valuation and translation adjustments</b>		<b>16,138</b>	<b>15,407</b>	<b>143,220</b>	
<b>Total net assets</b>		<b>91,520</b>	<b>88,946</b>	<b>812,212</b>	
<b>Total liabilities, and net assets</b>	<b>¥ 1,101,519</b>	<b>¥ 1,012,821</b>	<b>\$ 9,775,639</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	¥ 10,639	¥ 10,384	\$ 94,418
Interest and dividends on securities	418	355	3,710
Other interest income	52	63	461
Fees and commissions	1,575	1,496	13,978
Other ordinary income	417	257	3,701
Other income	1,315	1,361	11,670
<b>Total income</b>	<b>14,416</b>	<b>13,916</b>	<b>127,938</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	892	907	7,916
Other interest expense	11	12	97
Fees and commissions payments	715	627	6,345
General and administrative expenses	9,486	9,255	84,185
Impairment losses	42	112	373
Other expenses	201	136	1,785
<b>Total expenses</b>	<b>11,347</b>	<b>11,049</b>	<b>100,701</b>
<b>Income before income taxes and minority interests</b>	<b>3,069</b>	<b>2,867</b>	<b>27,237</b>
Income taxes:			
Current	880	476	7,810
Deferred	352	884	3,124
<b>Net income</b>	<b>¥ 1,837</b>	<b>¥ 1,507</b>	<b>\$ 16,303</b>

	Yen 2016	Yen 2015	U.S. dollars 2016
<b>Amounts per share of common stock:</b>			
Net income	¥ 1,837,055	¥ 1,506,950	\$ 16,303.29