

## Momiji Bank Financial Statements

### NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2017 and 2016

ASSETS		Millions of yen	Millions of yen	Thousands of
		2017	2016	U.S. dollars
Assets	Cash and due from banks	¥ 221,641	¥ 330,510	\$ 1,975,586
	Call loans and bills purchased	25,000	40,069	222,836
	Monetary claims bought	620	749	5,526
	Trading assets	662	698	5,901
	Money held in trust	9,873	—	88,002
	Securities	725,730	675,817	6,468,758
	Loans and bills discounted	2,111,001	2,034,562	18,816,303
	Foreign exchanges	5,571	4,928	49,657
	Other assets	59,831	78,617	533,302
	Tangible fixed assets	35,490	34,536	316,338
	Intangible fixed assets	1,502	3,358	13,388
	Prepaid pension cost	10,169	8,704	90,641
	Deferred tax assets	7,713	9,763	68,749
	Customers' liabilities for acceptances and guarantees	9,950	12,574	88,689
	Allowance for loan losses	(18,767)	(25,753)	(167,279)
<b>Total assets</b>	<b>¥ 3,205,986</b>	<b>¥ 3,209,132</b>	<b>\$ 28,576,397</b>	

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

Liabilities:	Deposits	¥ 2,986,664	¥ 2,980,638	\$ 26,621,481
	Call money and bills sold	561	947	5,000
	Borrowed money	11,149	13,944	99,376
	Foreign exchanges	80	57	713
	Other liabilities	36,283	13,940	323,407
	Provision for bonuses	—	1,278	—
	Provision for retirement benefits	556	1,620	4,956
	Provision for directors' stock benefits	39	—	348
	Provision for reimbursement of deposits	482	380	4,296
	Deferred tax liabilities for land revaluation	4,425	4,470	39,442
	Acceptances and guarantees	9,950	12,574	88,689
	<b>Total liabilities</b>	<b>3,050,189</b>	<b>3,029,848</b>	<b>27,187,708</b>
Net assets:	Capital stock	10,000	10,000	89,135
	Capital surplus	59,533	89,533	530,644
	Retained earnings	77,458	67,579	690,418
	<b>Total shareholders' equity</b>	<b>146,991</b>	<b>167,112</b>	<b>1,310,197</b>
	Net unrealized gains on securities	509	3,751	4,537
	Deferred gains or losses on hedges	(67)	(29)	(597)
	Revaluation reserve for land	8,364	8,450	74,552
	<b>Total valuation and translation adjustments</b>	<b>8,806</b>	<b>12,172</b>	<b>78,492</b>
<b>Total net assets</b>	<b>155,797</b>	<b>179,284</b>	<b>1,388,689</b>	
<b>Total liabilities, and net assets</b>	<b>¥ 3,205,986</b>	<b>¥ 3,209,132</b>	<b>\$ 28,576,397</b>	

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2017 and 2016

	Millions of yen	Millions of yen	Thousands of U.S. dollars
	2017	2016	2017
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 24,450	¥ 25,819	\$ 217,934
Interest and dividends on securities	8,835	7,694	78,750
Other interest income	169	237	1,506
Fees and commissions	7,512	7,035	66,958
Other ordinary income	2,755	3,260	24,557
Other income	10,932	6,849	97,442
<b>Total income</b>	<b>54,653</b>	<b>50,894</b>	<b>487,147</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	1,408	1,492	12,550
Interest on borrowings and rediscounts	30	50	267
Other interest expense	498	231	4,439
Fees and commissions payments	3,684	3,438	32,837
Other operating expenses	5,044	1,577	44,959
General and administrative expenses	26,245	27,374	233,934
Impairment losses	179	16	1,596
Other expenses	2,076	1,310	18,504
<b>Total expenses</b>	<b>39,164</b>	<b>35,489</b>	<b>349,086</b>
<b>Income before income taxes and minority interests</b>	<b>15,489</b>	<b>15,405</b>	<b>138,061</b>
Income taxes:			
Current	908	2,371	8,093
Deferred	3,621	2,547	32,277
<b>Net income</b>	<b>¥ 10,960</b>	<b>¥ 10,487</b>	<b>\$ 97,691</b>

Amounts per share of common stock:	Yen	Yen	U.S. dollars
	2017	2016	2017
Net income	¥ 21.60	¥ 17.85	\$ 0.19
Cash dividends applicable to the year	1.26	1.91	0.01