

## Momiji Bank Financial Statements

### NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2019 and 2018

ASSETS		Millions of yen	Millions of yen	Thousands of
		2019	2018	U.S. dollars
Assets	Cash and due from banks	¥ 358,475	¥ 213,390	\$ 3,229,795
	Call loans and bills purchased	1,110	6,062	10,001
	Monetary claims bought	114	65	1,027
	Trading assets	579	619	5,217
	Money held in trust	4,730	4,732	42,616
	Securities	458,733	606,406	4,133,102
	Loans and bills discounted	2,253,369	2,212,359	20,302,451
	Foreign exchanges	5,286	7,541	47,626
	Other assets	70,298	71,316	633,373
	Tangible fixed assets	35,662	35,585	321,308
	Intangible fixed assets	2,368	2,482	21,335
	Prepaid pension cost	14,672	12,281	132,192
	Deferred tax assets	5,557	7,014	50,068
	Customers' liabilities for acceptances and guarantees	8,453	8,099	76,160
	Allowance for loan losses	(18,933)	(18,964)	(170,583)
	<b>Total assets</b>	<b>¥ 3,200,473</b>	<b>¥ 3,168,987</b>	<b>\$ 28,835,688</b>

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

Liabilities:	Deposits	¥ 2,982,359	¥ 2,948,221	\$ 26,870,520
	Call money and bills sold	—	2,125	—
	Payables under securities lending transactions	17,538	16,214	158,014
	Borrowed money	7,638	8,575	68,817
	Foreign exchanges	25	21	225
	Other liabilities	10,798	16,378	97,289
	Provision for bonuses	1	2	9
	Provision for directors' stock benefits	84	79	757
	Provision for reimbursement of deposits	415	547	3,739
	Deferred tax liabilities for land revaluation	4,419	4,419	39,814
	Acceptances and guarantees	8,453	8,099	76,160
	<b>Total liabilities</b>	<b>3,031,730</b>	<b>3,004,680</b>	<b>27,315,344</b>
	Net assets:	Capital stock	10,000	10,000
Capital surplus		59,533	59,533	536,382
Retained earnings		90,012	86,526	810,992
<b>Total shareholders' equity</b>		<b>159,545</b>	<b>156,059</b>	<b>1,437,472</b>
Net unrealized gains on securities		816	(135)	7,352
Deferred gains or losses on hedges		(23)	(22)	(207)
Revaluation reserve for land		8,405	8,405	75,727
<b>Total valuation and translation adjustments</b>		<b>9,198</b>	<b>8,248</b>	<b>82,872</b>
<b>Total net assets</b>		<b>168,743</b>	<b>164,307</b>	<b>1,520,344</b>
<b>Total liabilities, and net assets</b>	<b>¥ 3,200,473</b>	<b>¥ 3,168,987</b>	<b>\$ 28,835,688</b>	

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2019 and 2018

	Millions of yen 2019	Millions of yen 2018	Thousands of U.S. dollars 2019
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 23,310	¥ 23,684	\$ 210,019
Interest and dividends on securities	5,901	9,095	53,167
Other interest income	217	195	1,955
Fees and commissions	5,983	7,516	53,906
Other ordinary income	3,182	1,139	28,669
Other income	3,335	3,395	30,048
<b>Total income</b>	<b>41,928</b>	<b>45,024</b>	<b>377,764</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	1,030	1,098	9,280
Interest on borrowings and rediscounts	459	142	4,136
Other interest expense	672	640	6,055
Fees and commissions payments	3,835	3,851	34,553
Other operating expenses	2,353	2,354	21,200
General and administrative expenses	20,905	21,652	188,350
Impairment losses	—	293	—
Other expenses	3,085	2,838	27,795
<b>Total expenses</b>	<b>32,339</b>	<b>32,868</b>	<b>291,369</b>
<b>Income before income taxes and minority interests</b>	<b>9,589</b>	<b>12,156</b>	<b>86,395</b>
Income taxes:			
Current	1,065	2,182	9,595
Deferred	817	865	7,361
<b>Net income</b>	<b>¥ 7,707</b>	<b>¥ 9,109</b>	<b>\$ 69,439</b>

	Yen 2019	Yen 2018	U.S. dollars 2019
<b>Amounts per share of common stock:</b>			
Net income	¥ 17.69	¥ 20.91	\$ 0.16
Cash dividends applicable to the year	8.39	5.62	0.08