

Financial Data (Non-Consolidated)

Year Ended March 31, 2014

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Trends in Principal Financial Indicators (Non-Consolidated)

Fiscal period ended	Billions of yen				
	March 31, 2014	March 31, 2013	March 31, 2012	March 31, 2011	March 31, 2010
Total Operating Income	189.1	199.0	205.4	207.2	214.6
Income (Loss) before Income Taxes and Other	26.7	26.6	25.6	27.2	10.9
Net Income (Loss)	12.5	13.8	9.5	14.7	5.6
Capital	218.6	218.6	218.6	218.6	218.6
[Total Number of Shares Issued in Thousands of Units]	[2,186,531]	[2,186,531]	[2,186,531]	[2,186,531]	[2,186,531]
Total Capital Funds	882.7	876.4	862.5	854.3	842.9
Total Assets	12,459.6	12,358.0	12,272.8	12,093.9	12,056.7
Outstanding Deposits	4,857.4	4,314.7	3,830.7	3,455.8	3,337.8
Outstanding Debentures	4,825.2	5,019.1	5,344.2	5,569.2	5,941.2
Outstanding Loans	9,488.4	9,549.0	9,626.9	9,520.2	9,455.6
Balance of Investment Securities	1,971.1	2,159.7	2,303.5	2,337.0	2,482.6
Net Assets per Share (Yen)	152.51	149.61	143.19	139.45	134.20
Dividends per Share (Yen)	Common stock (non-government portion) 3.00 (government portion) 1.00	Common stock (non-government portion) 3.00 (government portion) 1.00	Common stock (non-government portion) 3.00 (government portion) 1.00	Common stock (non-government portion) 3.00 (government portion) 1.00	Common stock (non-government portion) 3.00 (government portion) 1.00
Net Income (Loss) per Share (Yen)	5.75	6.35	4.39	6.75	2.57
Net Income per Share (Diluted) (Yen)	—	—	—	—	—
Capital Ratio (%)	7.08	7.09	7.02	7.06	6.99
Non-consolidated Tier 1 (Common Stock etc.) Ratio (Basel III) (%)	12.25	12.05	—	—	—
Non-consolidated Tier 1 Ratio (Basel III) (%)	12.25	12.05	—	—	—
Non-consolidated Total Capital Ratio (Basel III) (%)	13.73	13.51	—	—	—
Non-consolidated Capital Ratio (Basel II) (%)	—	—	13.09	12.37	11.40
Return on Equity (%)	1.42	1.59	1.11	1.73	0.73
Price Earnings Ratio	—	—	—	—	—
Dividend Payment Ratio (%)	35.92	32.51	46.98	30.58	80.10
Number of Employees (Persons)	3,815	3,838	3,902	3,980	3,970
[Average Number of Temporary Employees excluded from Above]	[814]	[769]	[730]	[692]	[650]

Notes: 1. National and local consumption taxes are accounted for with the tax exclusion method.

2. "Net Assets per Share," "Net Income per Share" and "Net Income per Share (Diluted)" are calculated based on the "Accounting Standard for Earnings Per Share" (Accounting Standards Board of Japan Statement No. 2) and the "Guidance on Accounting Standard for Earnings Per Share" (ASBJ Guidance No. 4).

3. The figure for Net Income per Share (Diluted) is not disclosed because there were no shares with a dilutive effect.

4. Dividends per Share are classified and presented in two separate categories, namely, Cash Dividend per Common Stock (government portion) and Cash Dividend per Common Stock (non-government portion). This separate classification is pursuant to Article 50 of the Shoko Chukin Bank Limited Act, which stipulates that the dividend per share applicable to Common Stock held by the government shall not exceed the dividend per share applicable to Common Stock held by parties other than the government. Furthermore, pursuant to Article 15 of the Regulation Enforcing the Shoko Chukin Bank Limited Act, the dividend per share applicable to Common Stock held by the government is set at a ratio of one-third in relation to the dividend per share applicable to Common Stock held by parties other than the government.

5. The Capital Ratio is calculated as follows:

(Total Net Assets as of the fiscal period-end - Stock acquisition rights as of the fiscal period-end) / Total Assets as of the fiscal period-end × 100.

6. Figures for Price Earnings Ratio are not disclosed because the Shoko Chukin Bank is not publicly listed.

7. The Non-consolidated Capital Ratio is calculated in accordance with Announcement No. 2 of 2008 from the Financial Services Agency, the Ministry of Finance and the Ministry of Economy, Trade and Industry pursuant to Article 23, Paragraph 1 of the Shoko Chukin Bank Limited Act (Calculated based on the Basel III standard starting from the end of March, 2013). The Shoko Chukin Bank has adopted the BIS international capital adequacy guidelines.

8. Dividend Payment Ratio is calculated by dividing average dividends per share (as calculated by dividing dividends by the number of shares outstanding at the end of the period) by net income per share.

9. Number of employees refers to the number of persons employed (excluding seconded workers).

Non-Consolidated Balance Sheets

The Shoko Chukin Bank, As of March 31, 2014 and 2013

	Millions of yen		Millions of U.S. dollars	
	2014	2013	2014	2013
ASSETS				
Cash and Due from Banks	¥ 842,987	¥ 572,282	\$ 8,190	\$ 6,084
Cash	24,456	25,416	237	270
Due from Banks	818,531	546,865	7,953	5,814
Call Loans	94,120	9,244	914	98
Monetary Claims Purchased	19,384	24,640	188	261
Trading Assets	24,690	25,752	239	273
Trading Securities	3,487	3,273	33	34
Trading-related Financial Derivatives	21,203	22,478	206	239
Investment Securities	1,971,165	2,159,718	19,152	22,963
Government Bonds	1,612,887	1,734,601	15,671	18,443
Local Government Bonds	69,376	108,640	674	1,155
Short-term Corporate Bonds	—	24,998	—	265
Corporate Bonds	250,023	254,452	2,429	2,705
Stocks	29,387	27,946	285	297
Other Securities	9,490	9,078	92	96
Loans	9,488,403	9,549,055	92,192	101,531
Bills Discounted	240,493	282,685	2,336	3,005
Loans on Notes	380,794	387,149	3,699	4,116
Loans on Deeds	7,866,384	7,839,000	76,432	83,349
Overdrafts	1,000,730	1,040,220	9,723	11,060
Foreign Exchange	15,471	16,186	150	172
Due from Foreign Banks	7,513	9,771	72	103
Foreign Exchange Bills Purchased	981	647	9	6
Foreign Exchange Bills Receivable	6,976	5,767	67	61
Other Assets	24,029	25,874	233	275
Settlements Receivable	3	2	0	0
Prepaid Expenses	6,630	6,640	64	70
Accrued Income	7,950	8,796	77	93
Financial Derivatives	865	1,823	8	19
Cash Collateral Received for Financial Instruments	111	—	1	—
Other Assets	8,467	8,611	82	91
Tangible Fixed Assets	41,905	40,923	407	435
Buildings	15,825	14,505	153	154
Land	23,569	23,645	229	251
Leased Assets	9	25	0	0
Construction in Progress	126	227	1	2
Other Tangible Fixed Assets	2,374	2,520	23	26
Intangible Fixed Assets	13,430	11,973	130	127
Software	9,877	8,291	95	88
Other Intangible Fixed Assets	3,552	3,682	34	39
Prepaid Pension Cost	12,664	13,206	123	140
Deferred Income Taxes	57,183	53,125	555	564
Customers' Liabilities for Acceptances and Guarantees	88,797	82,037	862	872
Customers' Liabilities for Acceptances and Guarantees	86,820	79,926	843	849
Customers' Liabilities for Guaranteeing Agency Loans	1,976	2,111	19	22
Reserve for Possible Loan Losses	(234,575)	(225,921)	(2,279)	(2,402)
Total Assets	¥ 12,459,658	¥ 12,358,099	\$ 121,061	\$ 131,399

Non-Consolidated Balance Sheets

The Shoko Chukin Bank, As of March 31, 2014 and 2013

Pursuant to Article 396-1 of the Companies Act, the material that the Shoko Chukin Bank makes public in accordance with Article 52-1 of the Shoko Chukin Bank Law has been audited by an audit and supervisory board member.

In addition, the Bank's financial statements — the balance sheets, statements of operations, and statements of changes in net assets — have been certified by an audit and supervisory board member pursuant to Article 193-2-1 of the Financial Instruments and Exchange Act.

	Millions of yen		Millions of U.S. dollars	
	2014	2013	2014	2013
LIABILITIES				
Deposits	¥ 4,857,406	¥ 4,314,759	\$ 47,195	\$ 45,877
Current Deposits	500,529	566,559	4,863	6,024
Ordinary Deposits	1,207,728	1,084,562	11,734	11,531
Deposits at Notice	44,650	53,736	433	571
Time Deposits	2,993,888	2,512,301	29,089	26,712
Other Deposits	110,609	97,599	1,074	1,037
Negotiable Certificates of Deposit	76,210	93,830	740	997
Shoko Chukin Bank Debentures	4,825,232	5,019,107	46,883	53,366
Shoko Chukin Bank Debentures Issued	4,825,232	5,019,107	46,883	53,366
Call Money	21,613	11,286	209	120
Trading Liabilities	15,153	16,939	147	180
Trading-related Financial Derivatives	15,153	16,939	147	180
Borrowed Money	1,486,481	1,727,318	14,443	18,365
Borrowings	1,486,481	1,727,318	14,443	18,365
Foreign Exchange	68	50	0	0
Due to Foreign Banks	24	0	0	0
Borrowings from Foreign Banks	0	0	0	0
Foreign Exchange Bills Sold	43	45	0	0
Foreign Exchange Bills Payable	0	3	0	0
Other Liabilities	179,705	189,397	1,746	2,013
Settlements Payable	11	0	0	0
Corporate Taxes Payable	10,738	12,622	104	134
Accrued Expenses	10,389	12,378	100	131
Unearned Income	12,548	10,872	121	115
Deposits by Employees	3,710	3,849	36	40
Financial Derivatives	873	2,032	8	21
Cash Collateral Received for Financial Instruments	494	—	4	—
Lease Obligations	6	26	0	0
Asset Retirement Obligations	77	81	0	0
Debenture Principal Payable	110,893	125,774	1,077	1,337
Other Liabilities	29,960	21,758	291	231
Reserve for Bonuses	4,260	4,130	41	43
Reserve for Retirement Benefits	17,446	18,310	169	194
Reserve for Retirement Benefits for Directors	83	93	0	0
Reserve for Losses on Refund for Dormant Bonds	4,203	4,124	40	43
Reserve for Environmental Measures	213	235	2	2
Acceptances and Guarantees	88,797	82,037	862	872
Acceptances and Guarantees	86,820	79,926	843	849
Guarantees for Agency Loans	1,976	2,111	19	22
Total Liabilities	11,576,874	11,481,619	112,484	122,079
NET ASSETS				
Capital	218,653	218,653	2,124	2,324
Crisis Response Reserve	150,000	150,000	1,457	1,594
Special Reserve under the Shoko Chukin Bank Law	400,811	400,811	3,894	4,261
Capital Surplus	0	0	0	0
Other Capital Surplus	0	0	0	0
Retained Earnings	102,149	94,128	992	1,000
Earnings Reserve	17,913	17,014	174	180
Other Retained Earnings	84,236	77,114	818	819
Reserve for Advanced Depreciation of Noncurrent Assets	590	624	5	6
Reserve for Particular Purposes	49,570	49,570	481	527
Retained Earnings Brought Forward	34,074	26,919	331	286
Treasury Stock	(1,005)	(995)	(9)	(10)
Total Shareholders' Equity	870,608	862,598	8,459	9,171
Unrealized Gains on Other Securities	12,174	13,882	118	147
Total Valuation and Translation Adjustments	12,174	13,882	118	147
Total Net Assets	882,783	876,480	8,577	9,319
Total Liabilities and Net Assets	¥ 12,459,658	¥ 12,358,099	\$ 121,061	\$ 131,399

Non-Consolidated Statement of Operations

The Shoko Chukin Bank, Ltd. For the year ended March 31, 2014 and 2013

	Millions of yen		Millions of U.S. dollars	
	2014	2013	2014	2013
Operating Income	¥ 189,163	¥ 199,058	\$1,837	\$2,116
Interest Income	161,328	172,129	1,567	1,830
Interest on Loans	148,332	157,150	1,441	1,670
Interest and Dividends on Securities	9,892	11,615	96	123
Interest on Call Loans	95	150	0	1
Interest on Repurchase Agreement	49	135	0	1
Interest on Deposits	783	287	7	3
Other Interest Income	2,175	2,790	21	29
Fees and Commissions	11,765	11,164	114	118
Domestic and Foreign Exchange Commissions	1,603	1,580	15	16
Other Fees and Commissions	10,161	9,584	98	101
Trading Revenue	6,602	6,186	64	65
Trading Securities Revenue	29	158	0	1
Special Trading Securities Revenue	—	50	—	0
Revenue from Trading-related Financial Derivatives	6,572	5,977	63	63
Other Operating Income	5,392	4,465	52	47
Revenue from Foreign Exchange Trading	2,208	2,318	21	24
Revenue from Sales of Government and Other Bonds	3,183	2,147	30	22
Other Income	4,075	5,112	39	54
Collection of Written-off Claims	110	190	1	2
Revenue from Sales of Stocks and Other Securities	76	256	0	2
Other Income	3,889	4,665	37	49
Operating Expenses	162,386	172,399	1,577	1,833
Interest Expenses	27,179	35,277	264	375
Interest on Deposits	3,995	4,394	38	46
Interest on Negotiable Certificates of Deposit	153	122	1	1
Interest on Debentures	14,883	20,685	144	219
Interest on Call Money	74	8	0	0
Interest on Debenture Rental Transactions	0	0	0	0
Interest on Borrowed Money	8,003	9,970	77	106
Other Interest Expenses	69	95	0	1
Fees and Commissions	4,127	3,943	40	41
Domestic and Foreign Exchange Commissions	387	365	3	3
Other Fees and Commissions	3,740	3,578	36	38
Trading Expenses	404	—	3	—
Expenses on Securities and Derivatives Related to Trading Transactions	404	—	3	—
Other Operating Expenses	1,660	752	16	7
Losses on Sales of Government and Other Bonds	1,516	167	14	1
Amortization of Government and Other Bonds	118	230	1	2
Amortization of Debenture Issue Expenses	23	65	0	0
Expenses on Financial Derivatives	2	158	0	1
Other Operating Expenses	—	131	—	1
General and Administrative Expenses	78,802	76,823	765	816
Other Expenses	50,210	55,602	487	591
Provision for Possible Loan Losses	43,984	48,478	427	515
Write-off of Loans	1,675	1,480	16	15
Loss on Sales of Stocks and Other Securities	56	125	0	1
Write-off of Stocks	152	46	1	0
Other Expenses	4,341	5,472	42	58
Income before Income Taxes and Other	26,777	26,659	260	283

Non-Consolidated Statement of Operations

The Shoko Chukin Bank, Ltd. For the year ended March 31, 2014 and 2013

	Millions of yen		Millions of U.S. dollars	
	2014	2013	2014	2013
Other Gains	46	275	0	2
Gains on Disposal of Fixed Assets	46	275	0	2
Other Losses	351	524	3	5
Losses on Disposal of Fixed Assets	304	208	2	2
Impairment Loss	47	316	0	3
Income before Income Taxes	26,472	26,409	257	280
Provision for Income Taxes	17,202	15,413	167	163
Adjustment for Income Taxes	(3,250)	(2,840)	(31)	(30)
Total Income Taxes	13,952	12,573	135	133
Net Income	¥ 12,519	¥ 13,835	\$ 121	\$ 147

Non-Consolidated Statements of Changes in Net Assets

The Shoko Chukin Bank, Ltd. For the year ended March 31, 2014 and 2013

Millions of yen

	Shareholders' Equity				
	Capital	Crisis Response Reserve	Special Reserve	Capital Surplus	
				Other Capital Surplus	Total Capital Surplus
Balance, April 1, 2013	¥ 218,653	¥ 150,000	¥ 400,811	¥ 0	¥ 0
Changes during the Period					
Dividends from Surplus					
Net Income					
Acquisition of Treasury Stock					
Disposition of Treasury Stock				0	0
Reserve for Advanced Depreciation of Noncurrent Assets					
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	—	—	0	0
Balance, March 31, 2014	¥ 218,653	¥ 150,000	¥ 400,811	¥ 0	¥ 0

	Shareholders' Equity				
	Earnings Reserve	Reserve for Advanced Depreciation of Noncurrent Assets	Reserve for Particular Purposes	Retained Earnings	
				Other Retained Earnings	Total Retained Earnings
Balance, April 1, 2013	¥ 17,014	¥ 624	¥ 49,570	¥ 26,919	¥ 94,128
Changes during the Period					
Dividends from Surplus	899			(5,397)	(4,498)
Net Income				12,519	12,519
Acquisition of Treasury Stock					
Disposition of Treasury Stock					
Reserve for Advanced Depreciation of Noncurrent Assets		(33)		33	—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	899	(33)	—	7,154	8,021
Balance, March 31, 2014	¥ 17,913	¥ 590	¥ 49,570	¥ 34,074	¥ 102,149

	Shareholders' Equity		Valuation and Translation Adjustments			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Unrealized Gains on Other Securities	Deferred Hedge Gains	Total Valuation and Translation Adjustments	
Balance, April 1, 2013	¥ (995)	¥ 862,598	¥ 13,882	¥ —	¥ 13,882	¥ 876,480
Changes during the Period						
Dividends from Surplus		(4,498)				(4,498)
Net Income		12,519				12,519
Acquisition of Treasury Stock	(11)	(11)				(11)
Disposition of Treasury Stock	0	0				0
Reserve for Advanced Depreciation of Noncurrent Assets		—				—
Net Changes of Items Other Than Shareholders' Equity			(1,707)	—	(1,707)	(1,707)
Total Changes during the Period	(10)	8,010	(1,707)	—	(1,707)	6,303
Balance, March 31, 2014	¥ (1,005)	¥ 870,608	¥ 12,174	¥ —	¥ 12,174	¥ 882,783

Non-Consolidated Statements of Changes in Net Assets

Non-Consolidated Statements of Changes in Net Assets

The Shoko Chukin Bank, Ltd. For the year ended March 31, 2014 and 2013

Millions of yen

	Shareholders' Equity				
	Capital	Crisis Response Reserve	Special Reserve	Capital Surplus	
				Other Capital Surplus	Total Capital Surplus
Balance, April 1, 2012	¥ 218,653	¥ 150,000	¥ 400,811	¥ 0	¥ 0
Changes during the Period					
Dividends from Surplus					
Net Income					
Acquisition of Treasury Stock					
Disposition of Treasury Stock				0	0
Reserve for Advanced Depreciation of Noncurrent Assets					
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	—	—	0	0
Balance, March 31, 2013	¥ 218,653	¥ 150,000	¥ 400,811	¥ 0	¥ 0

	Shareholders' Equity				
	Retained Earnings				
	Earnings Reserve	Other Retained Earnings			Total Retained Earnings
Reserve for Advanced Depreciation of Noncurrent Assets		Reserve for Particular Purposes	Retained Earnings Brought Forward		
Balance, April 1, 2012	¥ 16,114	¥ 655	¥ 49,570	¥ 18,450	¥ 84,791
Changes during the Period					
Dividends from Surplus	899			(5,398)	(4,498)
Net Income				13,835	13,835
Acquisition of Treasury Stock					
Disposition of Treasury Stock					
Reserve for Advanced Depreciation of Noncurrent Assets		(31)		31	—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	899	(31)	—	8,468	9,337
Balance, March 31, 2013	¥ 17,014	¥ 624	¥ 49,570	¥ 26,919	¥ 94,128

	Shareholders' Equity		Valuation and Translation Adjustments			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Unrealized Gains on Other Securities	Deferred Hedge Gains	Total Valuation and Translation Adjustments	
Balance, April 1, 2012	¥ (983)	¥ 853,272	¥ 9,239	¥ 11	¥ 9,251	¥ 862,523
Changes during the Period						
Dividends from Surplus		(4,498)				(4,498)
Net Income		13,835				13,835
Acquisition of Treasury Stock	(11)	(11)				(11)
Disposition of Treasury Stock	0	0				0
Reserve for Advanced Depreciation of Noncurrent Assets		—				—
Net Changes of Items Other Than Shareholders' Equity			4,642	(11)	4,631	4,631
Total Changes during the Period	(11)	9,325	4,642	(11)	4,631	13,956
Balance, March 31, 2013	¥ (995)	¥ 862,598	¥ 13,882	¥ —	¥ 13,882	¥ 876,480

Millions of U.S. dollars

	Shareholders' Equity				
	Capital	Crisis Response Reserve	Special Reserve	Capital Surplus	
				Other Capital Surplus	Total Capital Surplus
Balance, April 1, 2013	\$ 2,124	\$ 1,457	\$ 3,894	\$ 0	\$ 0
Changes during the Period					
Dividends from Surplus					
Net Income					
Acquisition of Treasury Stock					
Disposition of Treasury Stock				0	0
Reverse of Reserve for Advanced Depreciation of Noncurrent Assets					
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	—	—	0	0
Balance, March 31, 2014	\$ 2,124	\$ 1,457	\$ 3,894	\$ 0	\$ 0

	Shareholders' Equity				
	Earnings Reserve	Retained Earnings			Total Retained Earnings
		Reserve for Advanced Depreciation of Noncurrent Assets	Reserve for Particular Purposes	Retained Earnings Brought Forward	
Balance, April 1, 2013	\$ 165	\$ 6	\$ 481	\$ 261	\$ 914
Changes during the Period					
Dividends from Surplus	8			(52)	(43)
Net Income				121	121
Acquisition of Treasury Stock					
Disposition of Treasury Stock					
Reverse of Reserve for Advanced Depreciation of Noncurrent Assets		(0)		0	—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	8	(0)	—	69	77
Balance, March 31, 2014	\$ 174	\$ 5	\$ 481	\$ 331	\$ 992

	Shareholders' Equity		Valuation and Translation Adjustments			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Unrealized Gains on Other Securities	Deferred Hedge Gains	Total Valuation and Translation Adjustments	
Balance, April 1, 2013	\$ (9)	\$ 8,381	\$ 134	\$ —	\$ 134	\$ 8,516
Changes during the Period						
Dividends from Surplus		(43)				(43)
Net Income		121				121
Acquisition of Treasury Stock	(0)	(0)				(0)
Disposition of Treasury Stock	0	0				0
Reserve for Advanced Depreciation of Noncurrent Assets		—				—
Net Changes of Items Other Than Shareholders' Equity			(16)	—	(16)	(16)
Total Changes during the Period	(0)	77	(16)	—	(16)	61
Balance, March 31, 2014	\$ (9)	\$ 8,459	\$ 118	\$ —	\$ 118	\$ 8,577

Non-Consolidated Statements of Changes in Net Assets

Non-Consolidated Statements of Changes in Net Assets

The Shoko Chukin Bank, Ltd. For the year ended March 31, 2014 and 2013

Millions of U.S. dollars

	Shareholders' Equity				
	Capital	Crisis Response Reserve	Special Reserve	Capital Surplus	
				Other Capital Surplus	Total Capital Surplus
Balance, April 1, 2012	\$ 2,324	\$ 1,594	\$ 4,261	\$ 0	\$ 0
Changes during the Period					
Dividends from Surplus					
Net Income					
Acquisition of Treasury Stock					
Disposition of Treasury Stock				0	0
Reserve for Advanced Depreciation of Noncurrent Assets					
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	—	—	0	0
Balance, March 31, 2013	\$ 2,324	\$ 1,594	\$ 4,261	\$ 0	\$ 0

	Shareholders' Equity				
	Retained Earnings				
	Earnings Reserve	Other Retained Earnings			Total Retained Earnings
Reserve for Advanced Depreciation of Noncurrent Assets		Reserve for Particular Purposes	Retained Earnings Brought Forward		
Balance, April 1, 2012	\$ 171	\$ 6	\$ 527	\$ 196	\$ 901
Changes during the Period					
Dividends from Surplus	9			(57)	(47)
Net Income				147	147
Acquisition of Treasury Stock					
Disposition of Treasury Stock					
Reserve for Advanced Depreciation of Noncurrent Assets		(0)		0	—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	9	(0)	—	90	99
Balance, March 31, 2013	\$ 180	\$ 6	\$ 527	\$ 286	\$ 1,000

	Shareholders' Equity		Valuation and Translation Adjustments			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Unrealized Gains on Other Securities	Deferred Hedge Gains	Total Valuation and Translation Adjustments	
Balance, April 1, 2012	\$ (10)	\$ 9,072	\$ 98	\$ 0	\$ 98	\$ 9,170
Changes during the Period						
Dividends from Surplus		(47)				(47)
Net Income		147				147
Acquisition of Treasury Stock	(0)	(0)				(0)
Disposition of Treasury Stock	0	0				0
Reserve for Advanced Depreciation of Noncurrent Assets		—				—
Net Changes of Items Other Than Shareholders' Equity			49	(0)	49	49
Total Changes during the Period	(0)	99	49	(0)	49	148
Balance, March 31, 2013	\$ (10)	\$ 9,171	\$ 147	\$ —	\$ 147	\$ 9,319

Non-Consolidated Statements of Changes in Net Assets

BASIS OF PRESENTATION

The accompanying financial statements of the Shoko Chukin Bank, Ltd. (the “Bank”) have been prepared in accordance with the provisions set forth in the Shoko Chukin Bank Law and in conformity with accounting principles and practices generally accepted in Japan, which are different in certain respects as to application and disclosure requirements of International Financial Reporting Standards.

The financial statements are not intended to present the financial position and the result of operations in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Japan.

Amounts in U.S. dollars are presented solely for the convenience of readers. The exchange rate of ¥102.92=U.S.\$1.00, the approximate rate of exchange prevailing as of March 31, 2014, has been used for translation purposes for the year ended March 31, 2014, and ¥94.05=U.S.\$1.00, the approximate rate of exchange prevailing as of March 31, 2013, has been used for translation purposes for the year ended March 31, 2013. The presentation of such amounts is not intended to imply that Japanese yen amounts have been or could have been readily translated, realized or settled in U.S. dollars at that rate or any other rate.

The yen figures disclosed in the financial statements are expressed in millions of yen and have been rounded down.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Basis for valuation of Trading Assets/Liabilities and calculation of Revenue/Expenses

Transactions undertaken with a view to gains on short-term fluctuations in interest rates, currency values, market prices of securities and other indicators or differentials, etc., between markets (hereinafter referred to as “Trading Transactions”) are shown in the balance sheet as “Trading Assets” or “Trading Liabilities” based on values at the time of contract, while gains and losses from the said transactions are shown in the Statements of Operations as Trading Revenue or Trading Expenses.

Trading Assets and Trading Liabilities are valued at market prices on the balance sheet date for securities and monetary claims, etc., and at deemed settlement prices on the balance sheet date for derivative products such as swaps, futures and options.

In the Statements of Operations, Trading Revenue and Trading Expenses are arrived at by adding to interest received and paid and other items during the fiscal period, amounts equivalent to the changes in valuation between the ends of the previous and current fiscal periods for securities and monetary claims, etc., and amounts equivalent to changes in deemed settlements between the ends of the previous and current fiscal periods for derivatives.

2. Basis and methods for valuation of securities
The following valuation methods are applied, depending on the type of security. Bonds intended to be held until maturity are amortized using the moving average cost method (straight-line method), whereas subsidiaries’ stocks and affiliates’ stocks are valued using the moving average,

cost method. Stocks for which market values are available are valued at the average market price during the month before this fiscal period end. Marketable securities with market values other than stocks are valued using the mark-to-market method based on market prices at the fiscal period end (cost of sales are primarily calculated with the moving average method). Marketable securities for which market values are extremely difficult to be obtained are valued using either the cost method or the amortized cost method on the basis of a moving average.

Unrealized Gains on Other Securities are all directly incorporated into Net Assets.

3. Basis and methods for valuation of derivative transactions
Derivative transactions other than Trading Transactions are stated using the mark-to-market method.

4. Amortization of fixed assets
(1) Tangible Fixed Assets (excluding Leased Assets)
Tangible Fixed Assets are subject to declining balance depreciation.

Expected useful lives for major items are as follows:
Buildings: 2 to 60 years

Other Tangible Fixed Assets: 2 to 20 years

- (2) Intangible Fixed Assets (excluding Leased Assets)
Intangible Fixed Assets are amortized using the straight-line method. Software for internal use is amortized using the straight-line method over its estimated useful life determined by the Bank (principally 5 years).

- (3) Leased Assets
Leased Assets, presented within Tangible Fixed Assets, relating to finance lease transactions that do not involve transfer of ownership are depreciated under the straight-line method, with zero residual value, over the lease term.

5. Treatment of Deferred Assets
Debenture Issue Expenses are charged to expenses as they are incurred.

6. Currency translation into yen for assets and liabilities denominated in foreign currencies
Assets and liabilities denominated in foreign currencies and the accounts of the Bank’s overseas branches are principally translated into yen at the exchange rates prevailing as of the balance sheet date.

7. Accounting standard for reserves
(1) Reserve for Possible Loan Losses
The Reserve for Possible Loan Losses is calculated in accordance with the predetermined standards for write-offs and reserve provisions as follows.

Normal loans and the loans that require special attention are defined in “Operational Guidelines for Self-Assessment of Assets and Audits on Write-Offs and Reserves for Possible Loan Losses in Banks and Other Financial Institutions” (JICPA Bank Auditing Special Committee Report No. 4). They are classified into certain categories, and reserve provisions are made on the basis of default rates over a specific period for each category. Amounts reserved for loans to debtors at risk of bankruptcy are determined as the amounts deemed necessary on the basis of the balance remaining after

deducting the estimated amounts recoverable from disposal of collateral and execution of guarantees. Amounts reserved for loans to debtors that are legally or virtually bankrupt are determined to be the balance remaining after deducting the estimated amounts to be collected through disposal of collateral and execution of guarantees.

Reserve for Loans to Debtors at Risk of Bankruptcy/ with Restructured Loans is provided based on the discounted cash flow (DCF) method if the loan balance exceeds a specific amount and the future cash flows of the principal and interest of the loan can be reasonably estimated. Under the DCF method, the reserve is calculated as the difference between the book value of the loan and the present value of its expected future cash flows, discounted by the contractual interest rate before the terms of the loan were restructured.

All loan assets have been assessed by the business departments and audited by division in charge of asset examination, which is independent from the business departments, to comply with the standard for self-assessment of assets.

(2) Reserve for Bonuses

The Reserve for Bonuses is set up for the payment of employees' bonuses and appropriates an amount for this fiscal period out of the amount of bonuses estimated to be paid to employees.

(3) Reserve for Retirement Benefits

The Reserve for Retirement Benefits is set up for the payment of employees' retirement benefits. It represents the requirement amount calculated from estimated retirement benefit obligations and estimated pension assets at the end of this fiscal period. Upon the calculation of retirement benefit obligations, the estimated retirement benefit obligation attributable up to the end of this fiscal period are accounted for using the straight-line method over the period of services. Unrecognized actuarial difference and unrecognized past service costs are amortized as follows:

Unrecognized past service costs: By the straight-line method over a fixed number of years that does not exceed the remaining service years (14 years) of employees of the fiscal period when the past service costs was incurred.

Unrecognized actuarial difference: By the straight-line method over a fixed number of years does that not exceed the average remaining service years (14 years) of employees at each fiscal period when the actuarial difference was incurred. This amortization starts from the subsequent fiscal period.

(Additional Information)

The Bank has made revisions to its defined benefit pension plan in March 2014. In addition, the Bank has terminated portion of its defined benefit pension plan and introduced a defined contribution pension plan in April 2014.

Such changes were accounted for in accordance with "Guidance on Accounting for Transfers between Retirement Benefit Plans (ASBJ Guidance No. 1, January

31, 2002)" and "Practical Solution on Accounting for Transfer between Retirement Benefit Plans (Practical Issue Task Force "PITF" No. 2 revised on February 7, 2007).

As a result of this revision to plans, retirement benefit obligations decreased by ¥8,926 million and an equivalent amount of past service costs was incurred, which is amortized using the straight-line method over a fixed number of years that does not exceed the remaining service years (14 years) of employees from this fiscal period.

In addition, loss associated with partial termination has been recognized in this fiscal period but the effect is immaterial.

(4) Reserve for Retirement Benefits for Directors

The Reserve for Retirement Benefits for Directors is set up for the payment of directors' retirement benefits. It represents amounts that have accrued through the end of this fiscal period out of the retirement benefits amount estimated to be paid to directors.

(5) Reserve for Losses on Refund for Dormant Bonds

Reserves for Losses on Refunds for Dormant Bonds are recorded for bonds that are no longer recognized as liabilities in an amount equivalent to the estimated losses arising from future demands for refunds.

(6) Accounting standard for Reserve for Environmental Measures

The reserve for environmental measures is set up for the estimated payment for disposal of PCB (polychlorinated biphenyl) waste.

8. Hedge accounting

(1) Currency risk hedging

Deferred hedge accounting is adopted for hedges carried out to control the risk of currency fluctuations arising from foreign currency-denominated assets and liabilities, as stipulated in the "Treatment of Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in Banking Industry" (JICPA Industry Audit Committee Report No. 25). Currency swap transactions are carried out for the purpose of offsetting the risk of currency fluctuations arising from foreign currency-denominated monetary claims. The effectiveness of the hedge is evaluated by confirming the availability of an amount equivalent to the foreign currency position used to hedge the foreign currency-denominated monetary claims.

(2) Internal transactions

Interest rate swap transactions designated as hedges for those derivatives transactions that are internal transactions between special transaction accounts and other accounts (or between internal departments) were executed in conformity with external cover transaction standards for which strict hedge operations that eliminate arbitrary decision-making were recognized as possible under the "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Audit Committee Report No. 24).

For this reason, revenue and expenses arising from

said interest rate swap transactions have been recognized as gains/losses without being eliminated.

The special treatment for deferred hedge or interest rate swaps is applied to certain assets and liabilities.

9. Other significant matters in preparing the financial statements
 - (1) Accounting method for Retirement Benefits
Unrecognized actuarial difference and unrecognized past service costs associated with retirement benefits are accounted for in a different way than those accounted for in the consolidated financial statements.
 - (2) National and local consumption taxes are accounted for with the tax exclusion method.

(CHANGE IN PRESENTATION)

Prepaid Pension Cost, which was included in Other Assets under Other Assets in the previous fiscal period, is separately shown for this fiscal period, due to application of "Appendix Form of Ordinance for Enforcement of the Shoko Chukin Bank Law Relevant to the Ministry of Economy, Trade and Industry, the Ministry of Finance and the Cabinet Office (Announcement No. 1 of 2008 from the Cabinet Office, the Ministry of Finance and the Ministry of Economy, Trade and Industry)," revised by "Partial Amendments of the Ordinance for Enforcement of the Shoko Chukin Bank Law Relevant to the Ministry of Economy, Trade and Industry, the Ministry of Finance and the Cabinet Office (Announcement No. 4 from the Cabinet Office, the Ministry of Finance and the Ministry of Economy, Trade and Industry, September 27, 2013)." Non-consolidated financial statements for the previous fiscal period have been reclassified in order to reflect this change in presentation.

As a result, the amount of ¥13,206 million, included in Other Assets under Other Assets in the previous fiscal period, was reclassified as Prepaid Pension Cost of ¥13,206 million.

ADDITIONAL INFORMATION

1. Special Reserve

Accompanying privatization on October 1, 2008, a transfer was made from capital and retained earnings to special reserve pursuant to the Article 5 of the Supplementary Provisions of the Shoko Chukin Bank Law. The special reserve has the following characteristics.

- (1) Pursuant to the provisions of Article 43 of the Shoko Chukin Bank Law, in the calculation of the amount of surplus, the amount of special reserve shall be included in the total amount of capital and reserves.
- (2) Pursuant to the provisions of Article 44, Paragraph 2 of the Shoko Chukin Bank Law, the amount of special reserve may be reduced in the event a deficit is compensated, if the total amount of capital reserve and earnings reserve becomes zero. When the amount of the surplus comes to exceed zero following the reduction of the special reserve, the amount of special reserve must be increased pursuant to the provisions of Article 44, Paragraph 4 of the Shoko Chukin Bank Law.

- (3) Pursuant to the provisions of Article 45 of the Shoko Chukin Bank Law, when the state of the capital adequacy and the soundness of other finances have improved and when it is deemed that the financial soundness have been secured, all or a portion of the amount of special reserve may, pursuant to a resolution of the general meeting of shareholders, be paid to the national treasury.
- (4) When, supposing the Bank is liquidated, obligations have been repaid and there are residual assets, the amount of special reserve shall be paid to the national treasury pursuant to the provisions of Article 46 of the Shoko Chukin Bank Law.

2. Crisis Response Reserve

Pursuant to the provisions of Article 1-2 of the Shoko Chukin Bank Law, in order for smooth implementation of crisis response measures, the Bank account for capital contributed by the government as crisis response reserve.

The crisis response reserve has the following characteristics.

- (1) Pursuant to the provisions of Article 43 of the Shoko Chukin Bank Law, in the calculation of the amount of surplus, the amount of crisis response reserves shall be included in the total amount of capital and reserves.
- (2) Pursuant to the provisions of Article 44, Paragraph 1 of the Shoko Chukin Bank Law, the amount of crisis response reserves may be reduced in the event a deficit is compensated, if the total amount of special reserve becomes zero. When the amount of the surplus comes to exceed zero following the reduction of the crisis response reserves, the amount of crisis response reserves must be increased pursuant to the provisions of Article 44, Paragraph 4 of the Shoko Chukin Bank Law. The increase in the amount of the crisis response reserves shall, pursuant to the provisions of Article 44, Paragraph 5 of the Shoko Chukin Bank Law, be undertaken prior to the increase in the amount of the special reserve.
- (3) Pursuant to the provisions of Article 45 of the Shoko Chukin Bank Law, when the Shoko Chukin Bank deems it has sufficiently secured the necessary financial foundation for the smooth implementation of crisis response measures, an amount of money equivalent to all or a portion of the amount of crisis response reserves may, pursuant to a resolution of the general meeting of shareholders, be repaid to the national treasury.
- (4) When, supposing the Bank is liquidated, obligations have been repaid and there are residual assets, the amount of crisis response reserves shall be paid to the national treasury pursuant to the provisions of Article 46 of the Shoko Chukin Bank Law.

BALANCE SHEETS

1. Total investment in affiliated companies, including shares of affiliated companies, was ¥3,496 million.
2. In Loans, loans to bankrupt companies total ¥71,841 million and overdue loans total ¥381,079 million.

Notes to Non-Consolidated Financial Statements

The Shoko Chukin Bank, Ltd. For the year ended March 31, 2014

Loans to bankrupt companies are loans for which accrued interest is not shown in the accounts based on the assumption that principal or interest is likely to be unrecoverable because the interest or principal payments have been long overdue or for other reasons (excluding loans that have been written off, and hereinafter referred to as “loans for which accrued interest is not shown in the accounts”), where the loans in question are affected by the circumstances defined in Article 96, Paragraph 1, Numbers 3a–e or Number 4 of the Corporation Tax Law Enforcement Ordinance (Cabinet Ordinance No. 97 of 1965).

Overdue loans are loans for which accrued interest is not shown in the accounts, excluding loans to bankrupt companies and loans for which the interest payments have been rescheduled to support financial restructuring of the borrowers.

3. Loans overdue by three months or longer total ¥393 million.

Loans overdue by three months or longer are defined as loans on which principal or interest payments are overdue by three months or longer reckoning from the payment date stipulated in the contract. Loans that are classified as loans to bankrupt companies or overdue loans are excluded from this category.

4. Rescheduled loans total ¥7,563 million.
Rescheduled loans are loans for which the terms have been eased to support financial restructuring of the borrower through measures agreed in favor of the borrower, such as reduction of interest payments, postponement of interest or principal repayments and abandonment of claims, excluding loans to bankrupt companies or overdue loans and loans overdue by three months or longer.
5. The total amount of loans to bankrupt companies, overdue loans, loans overdue by three months or longer and rescheduled loans is ¥460,877 million.

The amounts of loans stated in Notes 2 through 5 are the numbers before the deduction of possible loan loss allowance.

6. Bills discounted are handled as financial transactions in accordance with “Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry” (JICPA Industry Audit Committee Report No. 24). With regards to bills accepted through the transactions, the Bank has the right to freely sell or use as collateral any bank acceptance bills, trade bills, documentary bills, or foreign bills bought, the aggregate face value of which is ¥241,475 million.
7. Assets provided as collateral are as follows.

Assets provided as collateral:

Securities	¥489,771 million
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Liabilities corresponding to collateral assets:

Deposits	¥5,304 million
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Borrowings	¥217,000 million
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In addition to the above amounts, securities worth ¥57,009 million have been provided as collateral for foreign currency settlements or substituted for futures margin money, etc.

Guarantees and deposits account for ¥2,177 million of Other Assets.

8. Overdraft contracts and commitment line contracts on loans are the agreements under which the Bank grants a loan up to a designated credit limit when the customer requests, unless there is breach of the conditions stipulated in the contract. The outstanding credit facility ready for claims under such agreements is ¥967,483 million. Of these, ¥939,850 million have original contract durations of one year or less or can be dissolved without condition at any point in time.

Most of these contracts are terminated before the amount of the credit facility determined in the agreements is fully utilized, so the outstanding credit facility itself does not always affect the Bank’s future cash flows. Most of these agreements have provisions that allow the Bank to cancel the customers’ claim and/or to reduce the credit limit for appropriate reasons such as changes in financial situation and protection of credit standing. Moreover, when necessary, the Bank requires customers to provide property or securities as collateral when signing the contract. After the Bank enters into the agreement, it periodically checks customers’ business condition in accordance with internally established procedures, reviews the conditions of the agreement if necessary, and takes measures to protect the Bank’s interests.

9. Advanced depreciation of tangible fixed assets is ¥17,712 million.

(There is no advanced depreciation for this fiscal period)

10. Borrowings include loans payable under subordination covenant totaling ¥46,000 million.
11. Within Corporate Bonds, presented as a sub-item of Investment Securities, the Bank’s guarantee liabilities relating to privately-offered corporate bonds (Financial Instruments and Exchange Act, Article 2, Paragraph 3) amounted to ¥189,760 million.

PRINCIPAL SHAREHOLDERS
Common Stock

Shareholder Name	Number of Stocks Held (Thousand shares)	Percentage of Total Common Stock Issued and Outstanding (%)
The Minister of Finance	1,016,000	46.46
Koehsa Co., Ltd.	5,441	0.24
Kantoh Automobile Insurance Cooperative for Truck Transport Companies	5,303	0.24
BOT LEASE CO., LTD.	5,300	0.24
OSAKA SEMBA FASHION CO-OPERATIVE ASSOCIATION	4,810	0.21
Tokyo Mokuzai Tonya Kyoudou Kumiai	4,626	0.21
Hokuoh Shinyo Kumiai	3,737	0.17
Tokyo Camera Ryutsu Kyodokumiai	3,633	0.16
Fuji-shi Ukishima Kogyo-danchi Kyodokumiai	3,200	0.14
Kyodokumiai Hiroshima Sogo Oroshi Center	3,150	0.14
Total	1,055,201	48.25

Notes: 1. As of March 31, 2014.

2. In addition to the principal shareholder information presented in the preceding chart, the Shoko Chukin Bank holds 9,871 thousand shares of treasury stock, representing 0.45% of total common stock issued and outstanding.

CAPITAL RATIO (Uniform International Standards)

(¥100 million, %)

	(As of March 31, 2014)
1. Total Risk-weighted Capital Ratio (4/7)	13.73
2. Tier 1 Risk-weighted Capital Ratio (5/7)	12.25
3. Common Equity Tier 1 Risk-weighted Capital Ratio (6/7)	12.25
4. Total Capital	9,701
5. Tier 1 Capital	8,652
6. Common Equity Tier 1 Capital	8,652
7. Risk-weighted Assets	70,617
8. Total Required Capital	5,649

The Bank's Capital Ratio:

The Bank's capital ratio is calculated in accordance with the formula stipulated in "standard for assessment of management soundness under Announcement No. 2 of 2008 from the Financial Services Agency, the Ministry of Finance and the Ministry of Economy, Trade and Industry pursuant to Article 23, Paragraph 1 of the Shoko Chukin Bank Law." In addition to applying the uniform international standard, the Bank adopts the standard method for Credit Risk-weighted Assets calculation and the basic method for Operational Risk calculation. Market Risk is not calculated according to special provision for exclusion.

SUMMARY OF INCOME

(¥100 million)

Fiscal period ended	March 31, 2014	March 31, 2013
Gross Operating Profit	1,517	1,539
General and Administrative Expenses (Excluding Nonrecurring Items)	750	735
Operating Profit (Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses)	766	803
Provision for the General Reserve for Possible Loan Losses	79	(3)
Operating Profit	687	807
Nonrecurring Loss (Including Nonrecurring Expenses)	(419)	(540)
Income before Income Taxes and Other	267	266
Other Gains and Losses	(3)	(2)
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	172	154
Adjustment of Income Taxes	(32)	(28)
Net Income	125	138

Note: Operating Profit is income generated by the Bank's primary businesses and is calculated using the following formula:

$$\text{Operating Profit} = \text{Gross Operating Profit} - (\text{Provision for the General Reserve for Possible Loan Losses} + \text{General and Administrative Expenses (Excluding Nonrecurring Items)})$$
GROSS OPERATING PROFIT

(¥100 million, %)

Fiscal period ended	March 31, 2014			March 31, 2013		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	1,322	18	1,341	1,349	18	1,368
Fees and Commissions	69	7	76	66	6	72
Trading Revenue	34	27	61	45	15	61
Other Operating Income	25	12	37	11	25	37
Gross Operating Profit	1,452	65	1,517	1,473	66	1,539
Gross Operating Profit Ratio (%)	1.20	2.63	1.24	1.23	2.88	1.27

Notes: 1. Domestic departments handle transactions in yen with Japanese residents through the domestic branches. International departments handle transactions with non-residents in Japan, foreign currency transactions and transactions made on special international financial accounts (transactions in the Tokyo Offshore Market) through the domestic branches and those operated through the New York branch.

$$2. \text{Gross Operating Profit Ratio} = \frac{\text{Gross Operating Profit}}{\text{Average Balance of Interest Earning Assets}} \times 100$$

BALANCE OF LOANS		(¥100 million)					
Fiscal period ended		March 31, 2014			March 31, 2013		
		Domestic	International	Total	Domestic	International	Total
Fiscal Period-end Balance	Loans on Deeds	77,356	1,307	78,663	77,170	1,219	78,390
	Loans on Notes	3,447	360	3,807	3,553	318	3,871
	Overdraft	10,007	—	10,007	10,402	—	10,402
	Bills Discounted	2,404	—	2,404	2,826	—	2,826
	Total	93,216	1,667	94,884	93,952	1,537	95,490
Average Balance	Loans on Deeds	76,196	1,245	77,441	75,534	1,152	76,686
	Loans on Notes	3,438	348	3,787	3,696	283	3,980
	Overdraft	9,241	—	9,241	9,785	—	9,785
	Bills Discounted	2,276	—	2,276	2,474	—	2,474
	Total	91,153	1,593	92,746	91,490	1,435	92,926

Note: The average balance of foreign currency loans with domestic branches stated in the International column is calculated by the monthly current method.

BREAKDOWN OF LOAN BALANCE BY INDUSTRY		(¥100 million, %)	
		As of March 31, 2014	As of March 31, 2013
Manufacturing		31,617 (33.3)	32,437 (34.0)
Machinery and Metal Product Manufacturing		16,351 (17.2)	16,869 (17.7)
Agriculture and Forestry		225 (0.2)	205 (0.2)
Fisheries		42 (0.1)	44 (0.0)
Mining and Quarrying of Stone and Gravel		142 (0.2)	146 (0.2)
Construction		2,562 (2.7)	2,599 (2.7)
Electricity, Gas, Heat Supply and Water		354 (0.4)	296 (0.3)
Information and Communications, Transport and Postal Activities		12,361 (13.0)	12,295 (12.9)
Wholesale and Retail		29,956 (31.6)	29,699 (31.1)
Finance and Insurance		519 (0.6)	624 (0.7)
Real Estate and Goods Rental and Leasing		6,958 (7.3)	6,964 (7.3)
Various Services		9,619 (10.1)	9,745 (10.2)
Local Governments		4 (0.0)	4 (0.0)
Others		107 (0.1)	107 (0.1)
Overseas and Special International Financial Accounts		412 (0.4)	318 (0.3)
Total		94,884	95,490

Note: The figures in parentheses represent percentages of the total.

PROBLEM LOANS		(¥100 million, %)	
		As of March 31, 2014	As of March 31, 2013
Loans to Bankrupt Companies	(A)	718	881
(Loans to Bankrupt Companies other than Loss Classification Loans)	(B)	(325)	(345)
Overdue Loans	(C)	3,810	3,113
(Overdue Loans other than Loss Classification Loans)	(D)	(3,396)	(2,778)
Loans Overdue for 3 Months or Longer	(E)	3	4
Rescheduled Loans	(F)	75	5
Total Problem Loans	(G) = (A) + (C) + (E) + (F)	4,608	4,004
Loss Classification Loans in Loans to Bankrupt Companies	(H)	392	536
Loss Classification Loans in Overdue Loans	(I)	414	334
Problem Loans other than Loss Classification Loans	(J) = (B) + (D) + (E) + (F)	3,801	3,134
Loans other than Loss Classification Loans	(K)	94,102	94,653
Percentage of Loans (%)	(J)/(K)	4.0	3.3

- Notes
- Loans to Bankrupt Companies are loans for which accrued interest is not shown in the accounts* based on the assumption that principal or interest is likely to be unrecoverable (because interest or principal payments have been long overdue or for other reasons), where the loans in question are affected by the circumstances defined in Article 96, Clause 1, Numbers 3a-e or Number 4 of the Corporation Tax Law Enforcement Ordinance (Cabinet Ordinance No. 97 of 1965).
 - Overdue Loans are loans of which accrued interest is not shown in the accounts, excluding loans to bankrupt companies and loans of which the rescheduling of interest payments have been granted to support the financial restructuring of the borrowers.
 - Loans Overdue for 3 Months or Longer are defined as loans on which principal or interest payments are overdue by 3 months or longer reckoning from the payment date stipulated in the contract. The loans that are classified as loans to bankrupt companies and overdue loans are excluded.
 - Rescheduled Loans are loans other than in Loans to Bankrupt Companies, Overdue Loans or Loans Overdue for 3 Months or Longer for which the terms have been eased to support the financial restructuring of the borrower through measures agreed in favor of the borrower, such as reduction of interests payments, postponement of interest or principal repayments and abandonment of claims.
 - Loss Classification Loans are those that are classified as unrecoverable based on our self-assessment of assets. The full amount of these loans is included in the Reserve for Possible Loan Losses.
 - Problem Loans other than Loss Classification Loans equal the amount of problem loans minus the amount of the loans defined in Note 5. (The amount of Loss Classification Loans deducted from Problem Loan balances at the end of the fiscal 2012 was ¥87.0 billion out of the Provision for Possible Loan Losses of ¥172.3 billion and at the end of the fiscal 2013 was ¥80.7 billion out of the Provision for Possible Loan Losses of ¥173.0 billion.)
- * Loans for which accrued interest is not shown in the accounts: loans to bankrupt companies for which accrued interest is not shown in the accounts based on the assumption that principal or interest is likely to be unrecoverable because the interest or principal payments have been long overdue or for other reasons (excluding loans that have been written off.)