

Financial Data (Non-Consolidated)

Year Ended March 31, 2015

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Trends in Principal Financial Indicators (Non-Consolidated)

Fiscal period ended	Billions of yen				
	March 31, 2015	March 31, 2014	March 31, 2013	March 31, 2012	March 31, 2011
Total Operating Income	180.7	189.1	199.0	205.4	207.2
Income (Loss) before Income Taxes and Other	36.0	26.7	26.6	25.6	27.2
Net Income (Loss)	15.6	12.5	13.8	9.5	14.7
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	898.2	882.7	876.4	862.5	854.3
Total Assets	12,565.5	12,459.6	12,358.0	12,272.8	12,093.9
Outstanding Deposits	5,019.1	4,857.4	4,314.7	3,830.7	3,455.8
Outstanding Debentures	4,833.5	4,825.2	5,019.1	5,344.2	5,569.2
Outstanding Loans	9,503.1	9,488.4	9,549.0	9,626.9	9,520.2
Balance of Investment Securities	1,931.4	1,971.1	2,159.7	2,303.5	2,337.0
Net Assets per Share (Yen)	159.63	152.51	149.61	143.19	139.45
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 per Share (Yen)	7.16	5.75	6.35	4.39	6.75
Net Income per Share (Diluted) (Yen)	—	—	—	—	—
Capital Ratio (%)	7.14	7.08	7.09	7.02	7.06
Non-consolidated Tier 1 (Common Stock etc.) Ratio (Basel III) (%)	12.25	12.25	12.05	—	—
Non-consolidated Tier 1 Ratio (Basel III) (%)	12.25	12.25	12.05	—	—
Non-consolidated Total Capital Ratio (Basel III) (%)	13.59	13.73	13.51	—	—
Non-consolidated Capital Ratio (Basel II) (%)	—	—	—	13.09	12.37
Return on Equity (%)	1.75	1.42	1.59	1.11	1.73
Price Earnings Ratio	—	—	—	—	—
Dividend Payment Ratio (%)	28.83	35.92	32.51	46.98	30.58
Number of Employees (Persons)	3,816	3,815	3,838	3,902	3,980
[Average Number of Temporary Employees excluded from Above]	[853]	[814]	[769]	[730]	[692]

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, 2015 and 2014

	Millions of yen		Millions of U.S. dollars	
	2015	2014	2015	2014
ASSETS				
Cash and Due from Banks	¥ 1,045,239	¥ 842,987	\$ 8,698	\$ 8,190
Cash	26,375	24,456	219	237
Due from Banks	1,018,864	818,531	8,478	7,953
Call Loans	11,353	94,120	94	914
Monetary Claims Purchased	23,334	19,384	194	188
Trading Assets	23,406	24,690	194	239
Trading Securities	3,250	3,487	27	33
Trading-related Financial Derivatives	20,156	21,203	167	206
Investment Securities	1,931,430	1,971,165	16,072	19,152
Government Bonds	1,552,592	1,612,887	12,919	15,671
Local Government Bonds	43,698	69,376	363	674
Corporate Bonds	270,050	250,023	2,247	2,429
Stocks	34,926	29,387	290	285
Other Securities	30,161	9,490	250	92
Loans	9,503,180	9,488,403	79,081	92,192
Bills Discounted	227,295	240,493	1,891	2,336
Loans on Notes	371,653	380,794	3,092	3,699
Loans on Deeds	7,957,055	7,866,384	66,214	76,432
Overdrafts	947,175	1,000,730	7,881	9,723
Foreign Exchange	17,770	15,471	147	150
Due from Foreign Banks	7,620	7,513	63	72
Foreign Exchange Bills Purchased	634	981	5	9
Foreign Exchange Bills Receivable	9,516	6,976	79	67
Other Assets	28,007	24,029	233	233
Settlements Receivable	2	3	0	0
Prepaid Expenses	6,091	6,630	50	64
Accrued Income	7,777	7,950	64	77
Financial Derivatives	2,454	865	20	8
Cash Collateral Received for Financial Instruments	4,670	111	38	1
Other Assets	7,009	8,467	58	82
Tangible Fixed Assets	42,436	41,905	353	407
Buildings	15,348	15,825	127	153
Land	23,310	23,569	193	229
Leased Assets	7	9	0	0
Construction in Progress	766	126	6	1
Other Tangible Fixed Assets	3,003	2,374	24	23
Intangible Fixed Assets	14,208	13,430	118	130
Software	11,617	9,877	96	95
Other Intangible Fixed Assets	2,591	3,552	21	34
Prepaid Pension Cost	18,598	12,664	154	123
Deferred Income Taxes	52,970	57,183	440	555
Customers' Liabilities for Acceptances and Guarantees	98,619	88,797	820	862
Customers' Liabilities for Acceptances and Guarantees	96,868	86,820	806	843
Customers' Liabilities for Guaranteeing Agency Loans	1,750	1,976	14	19
Reserve for Possible Loan Losses	(245,043)	(234,575)	(2,039)	(2,279)
Total Assets	¥ 12,565,513	¥ 12,459,658	\$ 104,564	\$ 121,061

Non-Consolidated Balance Sheets

The Shoko Chukin Bank, As of March 31, 2015 and 2014

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	
	2015	2014	2015	2014
LIABILITIES				
Deposits	¥ 5,019,157	¥ 4,857,406	\$ 41,767	\$ 47,195
Current Deposits	486,018	500,529	4,044	4,863
Ordinary Deposits	1,252,033	1,207,728	10,418	11,734
Deposits at Notice	40,877	44,650	340	433
Time Deposits	3,140,578	2,993,888	26,134	29,089
Other Deposits	99,649	110,609	829	1,074
Negotiable Certificates of Deposit	111,689	76,210	929	740
Shoko Chukin Bank Debentures	4,833,580	4,825,232	40,222	46,883
Shoko Chukin Bank Debentures Issued	4,833,580	4,825,232	40,222	46,883
Call Money	7,210	21,613	59	209
Payables under Repurchase Agreements	6,000	—	49	—
Trading Liabilities	14,235	15,153	118	147
Trading-related Financial Derivatives	14,235	15,153	118	147
Borrowed Money	1,374,640	1,486,481	11,439	14,443
Borrowings	1,374,640	1,486,481	11,439	14,443
Foreign Exchange	166	68	1	0
Due to Foreign Banks	164	24	1	0
Borrowings from Foreign Banks	—	0	—	0
Foreign Exchange Bills Sold	1	43	0	0
Foreign Exchange Bills Payable	1	0	0	0
Other Liabilities	172,455	179,705	1,435	1,746
Settlements Payable	—	11	—	0
Corporate Taxes Payable	9,789	10,738	81	104
Accrued Expenses	8,760	10,389	72	100
Unearned Income	11,407	12,548	94	121
Deposits by Employees	3,823	3,710	31	36
Financial Derivatives	3,085	873	25	8
Cash Collateral Received for Financial Instruments	1,424	494	11	4
Lease Obligations	5	6	0	0
Asset Retirement Obligations	73	77	0	0
Debenture Principal Payable	99,501	110,893	828	1,077
Other Liabilities	34,583	29,960	287	291
Reserve for Bonuses	4,310	4,260	35	41
Reserve for Retirement Benefits	19,885	17,446	165	169
Reserve for Retirement Benefits for Directors	88	83	0	0
Reserve for Losses on Refund for Dormant Bonds	5,010	4,203	41	40
Reserve for Environmental Measures	185	213	1	2
Acceptances and Guarantees	98,619	88,797	820	862
Acceptances and Guarantees	96,868	86,820	806	843
Guarantees for Agency Loans	1,750	1,976	14	19
Total Liabilities	11,667,235	11,576,874	97,089	112,484
NET ASSETS				
Capital	218,653	218,653	1,819	2,124
Crisis Response Reserve	150,000	150,000	1,248	1,457
Special Reserve under the Shoko Chukin Bank Law	400,811	400,811	3,335	3,894
Capital Surplus	0	0	0	0
Other Capital Surplus	0	0	0	0
Retained Earnings	111,905	102,149	931	992
Earnings Reserve	18,813	17,913	156	174
Other Retained Earnings	93,092	84,236	774	818
Reserve for Advanced Depreciation of Noncurrent Assets	571	590	4	5
Reserve for Particular Purposes	49,570	49,570	412	481
Retained Earnings Brought Forward	42,949	34,074	357	331
Treasury Stock	(1,015)	(1,005)	(8)	(9)
Total Shareholders' Equity	880,354	870,608	7,325	8,459
Unrealized Gains on Other Securities	17,923	12,174	149	118
Total Valuation and Translation Adjustments	17,923	12,174	149	118
Total Net Assets	898,277	882,783	7,475	8,577
Total Liabilities and Net Assets	¥ 12,565,513	¥ 12,459,658	\$ 104,564	\$ 121,061

Non-Consolidated Statement of Operations

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2015 and 2014

	Millions of yen		Millions of U.S. dollars	
	2015	2014	2015	2014
Operating Income	¥ 180,718	¥ 189,163	\$ 1,503	\$ 1,837
Interest Income	153,060	161,328	1,273	1,567
Interest on Loans	140,317	148,332	1,167	1,441
Interest and Dividends on Securities	9,239	9,892	76	96
Interest on Call Loans	61	95	0	0
Interest on Repurchase Agreement	16	49	0	0
Interest on Deposits	1,164	783	9	7
Other Interest Income	2,261	2,175	18	21
Fees and Commissions	12,086	11,765	100	114
Domestic and Foreign Exchange Commissions	1,589	1,603	13	15
Other Fees and Commissions	10,496	10,161	87	98
Trading Revenue	6,470	6,602	53	64
Trading Securities Revenue	111	29	0	0
Revenue from Trading-related Financial Derivatives	6,358	6,572	52	63
Other Operating Income	3,992	5,392	33	52
Revenue from Foreign Exchange Trading	2,025	2,208	16	21
Revenue from Sales of Government and Other Bonds	1,967	3,183	16	30
Other Income	5,107	4,075	42	39
Collection of Written-off Claims	122	110	1	1
Revenue from Sales of Stocks and Other Securities	174	76	1	0
Other Income	4,811	3,889	40	37
Operating Expenses	144,681	162,386	1,203	1,577
Interest Expenses	21,344	27,179	177	264
Interest on Deposits	4,341	3,995	36	38
Interest on Negotiable Certificates of Deposit	185	153	1	1
Interest on Debentures	10,510	14,883	87	144
Interest on Call Money	24	74	0	0
Interest on Payables under Repurchase Agreements	3	—	0	—
Interest on Debenture Rental Transactions	4	0	0	0
Interest on Borrowed Money	6,216	8,003	51	77
Other Interest Expenses	57	69	0	0
Fees and Commissions	4,018	4,127	33	40
Domestic and Foreign Exchange Commissions	386	387	3	3
Other Fees and Commissions	3,632	3,740	30	36
Trading Expenses	202	404	1	3
Expenses on Securities and Derivatives Related to Trading Transactions	202	404	1	3
Other Operating Expenses	361	1,660	3	16
Losses on Sales of Government and Other Bonds	129	1,516	1	14
Amortization of Government and Other Bonds	200	118	1	1
Amortization of Debenture Issue Expenses	23	23	0	0
Expenses on Financial Derivatives	8	2	0	0
General and Administrative Expenses	78,227	78,802	650	765
Other Expenses	40,526	50,210	337	487
Provision for Possible Loan Losses	36,946	43,984	307	427
Write-off of Loans	288	1,675	2	16
Loss on Sales of Stocks and Other Securities	60	56	0	0
Write-off of Stocks	44	152	0	1
Other Expenses	3,186	4,341	26	42
Income before Income Taxes and Other	36,037	26,777	299	260

Non-Consolidated Statement of Operations

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2015 and 2014

	Millions of yen		Millions of U.S. dollars	
	2015	2014	2015	2014
Other Gains	281	46	2	0
Gains on Disposal of Fixed Assets	281	46	2	0
Other Losses	329	351	2	3
Losses on Disposal of Fixed Assets	72	304	0	2
Impairment Loss	256	47	2	0
Income before Income Taxes	35,989	26,472	299	257
Provision for Income Taxes	17,238	17,202	143	167
Adjustment for Income Taxes	3,150	(3,250)	26	(31)
Total Income Taxes	20,388	13,952	169	135
Net Income	¥ 15,600	¥ 12,519	\$ 129	\$ 121

Non-Consolidated Statements of Changes in Net Assets

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2015 and 2014

Millions of yen

	Shareholders' Equity				
	Capital	Crisis Response Reserve	Special Reserve	Capital Surplus	
				Other Capital Surplus	Total Capital Surplus
Balance, April 1, 2014	¥ 218,653	¥ 150,000	¥ 400,811	¥ 0	¥ 0
Cumulative Effects of Changes in Accounting Policies					
Restated Balance	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					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal of Reserve for Advanced Depreciation of Noncurrent Assets					
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	—	—	—	—
Balance, March 31, 2015	¥ 218,653	¥ 150,000	¥ 400,811	¥ 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, 2014	¥ 17,913	¥ 590	¥ 49,570	¥ 34,074	¥ 102,149
Cumulative Effects of Changes in Accounting Policies				(1,347)	(1,347)
Restated Balance	17,913	590	49,570	32,727	100,802
Changes during the Period					
Dividends from Surplus	899			(5,397)	(4,497)
Net Income				15,600	15,600
Acquisition of Treasury Stock					
Disposition of Treasury Stock					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets		27		(27)	—
Reversal of Reserve for Advanced Depreciation of Noncurrent Assets		(46)		46	—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	899	(18)	—	10,222	11,102
Balance, March 31, 2015	¥ 18,813	¥ 571	¥ 49,570	¥ 42,949	¥ 111,905

	Shareholders' Equity		Valuation and Translation Adjustments		Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Unrealized Gains on Other Securities	Total Valuation and Translation Adjustments	
Balance, April 1, 2014	¥(1,005)	¥ 870,608	¥ 12,174	¥ 12,174	¥ 882,783
Cumulative Effects of Changes in Accounting Policies		(1,347)			(1,347)
Restated Balance	(1,005)	869,261	12,174	12,174	881,436
Changes during the Period					
Dividends from Surplus		(4,497)			(4,497)
Net Income		15,600			15,600
Acquisition of Treasury Stock	(10)	(10)			(10)
Disposition of Treasury Stock					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets		—			—
Reversal of Reserve for Advanced Depreciation of Noncurrent Assets		—			—
Net Changes of Items Other Than Shareholders' Equity			5,748	5,748	5,748
Total Changes during the Period	(10)	11,092	5,748	5,748	16,841
Balance, March 31, 2015	¥(1,015)	¥ 880,354	¥ 17,923	¥ 17,923	¥ 898,277

Non-Consolidated Statements of Changes in Net Assets

Non-Consolidated Statements of Changes in Net Assets

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2015 and 2014

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
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal 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	¥ 218,653	¥ 150,000	¥ 400,811	¥ 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	¥ 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					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal of 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	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
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal of 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

	Shareholders' Equity				
	Capital	Crisis Response Reserve	Special Reserve	Capital Surplus	
				Other Capital Surplus	Total Capital Surplus
Balance, April 1, 2014	\$ 1,819	\$ 1,248	\$ 3,335	\$ 0	\$ 0
Cumulative Effects of Changes in Accounting Policies					
Restated Balance	1,819	1,248	3,335	0	0
Changes during the Period					
Dividends from Surplus					
Net Income					
Acquisition of Treasury Stock					
Disposition of Treasury Stock					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal of Reserve for Advanced Depreciation of Noncurrent Assets					
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	—	—	—	—
Balance, March 31, 2015	\$ 1,819	\$ 1,248	\$ 3,335	\$ 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, 2014	\$ 149	\$ 4	\$ 412	\$ 283	\$ 850
Cumulative Effects of Changes in Accounting Policies				(11)	(11)
Restated Balance	149	4	412	272	838
Changes during the Period					
Dividends from Surplus	7			(44)	(37)
Net Income				129	129
Acquisition of Treasury Stock					
Disposition of Treasury Stock					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets		0		(0)	—
Reversal of Reserve for Advanced Depreciation of Noncurrent Assets		(0)		0	—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	7	(0)	—	85	92
Balance, March 31, 2015	\$ 156	\$ 4	\$ 412	\$ 357	\$ 931

	Shareholders' Equity		Valuation and Translation Adjustments		Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Unrealized Gains on Other Securities	Total Valuation and Translation Adjustments	
Balance, April 1, 2014	\$ (8)	\$ 7,244	\$ 101	\$ 101	\$ 7,346
Cumulative Effects of Changes in Accounting Policies		(11)			(11)
Restated Balance	(8)	7,233	101	101	7,334
Changes during the Period					
Dividends from Surplus		(37)			(37)
Net Income		129			129
Acquisition of Treasury Stock	(0)	(0)			(0)
Disposition of Treasury Stock					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets		—			—
Reversal of Reserve for Advanced Depreciation of Noncurrent Assets		—			—
Net Changes of Items Other Than Shareholders' Equity			47	47	47
Total Changes during the Period	(0)	92	47	47	140
Balance, March 31, 2015	\$ (8)	\$ 7,325	\$ 149	\$ 149	\$ 7,475

Non-Consolidated Statements of Changes in Net Assets

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2015 and 2014

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
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal 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					
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal 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	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
Provision of Reserve for Advanced Depreciation of Noncurrent Assets					
Reversal of 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

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 ¥120.17=U.S.\$1.00, the approximate rate of exchange prevailing as of March 31, 2015, has been used for translation purposes for the year ended March 31, 2015, and ¥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. 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 benefit formula basis. 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 were 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.

(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.

CHANGES IN ACCOUNTING POLICIES

The Bank has adopted the provisions set forth in Paragraph 35 of "Accounting Standard for Retirement Benefits" (ASBJ Statement No.26, May 17, 2012, hereinafter referred to as "Retirement Benefits Standard") and Paragraph 67 of "Guidance on Accounting Standard for Retirement Benefits" (ASBJ Guidance No.25, March 26, 2015, hereinafter referred to as "Retirement Benefits Guidance") from the current fiscal period. Accordingly, the Bank has revised the calculation method for retirement benefit obligations and service costs, and has changed the method of attributing the estimated retirement benefit obligation to periods of services from a straight-line method to a benefit formula basis, and also changed the method of determining the discount rate from using the discount rate based on the terms closely related to the employees' average remaining service years to using a single weighted average discount rate that reflects the estimated term and amount of benefit payments.

The Retirement Benefits Standard and the Retirement Benefits Guidance are applied in accordance with the transitional provisions set forth in Paragraph 37 of the Retirement Benefits Standard. The effect of the change in calculation method for retirement benefit obligations and service costs is reflected as increase or decrease in retained earnings at the beginning of this fiscal period.

As a result, at the beginning of this fiscal period, Prepaid Pension Cost and Reserve for Retirement Benefits increased by ¥267 million and ¥2,354 million, respectively, and Retained Earnings Brought Forward decreased by ¥1,347 million. Meanwhile, Income before Income Taxes increased by ¥143 million.

At the beginning of this fiscal period, Net Assets per Share decreased by ¥0.61, and Net Income per Share for this fiscal period increased by ¥0.04

ADDITIONAL INFORMATION

In accordance with the enactment of the "Act for Partial Revision of the Shoko Chukin Bank Law and the Small and Medium-sized Enterprise Credit Insurance Law" (hereinafter referred to as "Revised Act") at the 189th ordinary session of the Diet on May 20, 2015, article numbers of the grounds laws related to special reserve and crisis response reserve have been amended. Additional information described below is based on the Revised Act

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 (hereinafter referred to as "Supplementary Provisions").

The special reserve has the following characteristics.

- (1) Pursuant to the provisions of Article 43 of the Shoko Chukin Bank Law (hereinafter referred to as "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 1 of

the 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 3 of the Law.

- (3) Pursuant to the provisions of Article 45 of the 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, 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 Law.
2. Crisis Response Reserve
- Pursuant to the Article 2-6 of the Supplementary Provisions, in order for smooth implementation of crisis response measures, the Bank accounts 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 Law, which is applied with a replacement of the terms pursuant to the Article 2-9, Paragraph 1 of the Supplementary Provisions, 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 Article 2-7 of the Supplementary Provisions, 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 3 of the Law, which is applied with a replacement of the terms pursuant to the Article 2-9, Paragraph 1 of the Supplementary Provisions. The increase in the amount of the crisis response reserves shall, pursuant to the Article 2-9, Paragraph 2 of the Supplementary Provisions, be undertaken prior to the increase in the amount of the special reserve.
- (3) Pursuant to the provisions of Article 45 of the Law, which is applied with a replacement of the terms pursuant to the Article 2-8 and 2-9, Paragraph 1 of the Supplementary Provisions 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

Notes to Non-Consolidated Financial Statements

The Shoko Chukin Bank, Ltd. For the year ended March 31, 2015

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 Law, which are applied with a replacement of the terms pursuant to the Article 2-9, Paragraph 1 of the Supplementary Provisions, and the Article 2-9, Paragraph 3 of the Supplementary Provisions

BALANCE SHEETS

- Total investment in affiliated companies, including shares of affiliated companies, was ¥3,441 million.
- In Loans, loans to bankrupt companies total ¥57,640 million and overdue loans total ¥402,416 million.

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.
- Loans overdue by three months or longer total ¥841 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.
- Rescheduled loans total ¥9,014 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.
- The total amount of loans to bankrupt companies, overdue loans, loans overdue by three months or longer and rescheduled loans is ¥469,913 million.

The amounts of loans stated in Notes 2 through 5 are the numbers before the deduction of Reserve for Possible Loan Losses.
- 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 ¥227,929 million.

7. Assets provided as collateral are as follows.

Assets provided as collateral:

Securities ¥732,379 million

Liabilities corresponding to collateral assets:

Deposits ¥6,678 million

Payables under Repurchase Agreements

¥6,000 million

Borrowings

¥472,000 million

In addition to the above amounts, securities worth ¥59,754 million have been provided as collateral for foreign currency settlements or substituted for futures margin money, etc.

Guarantees and deposits account for ¥2,192 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 ¥1,042,180 million. Of these, ¥1,002,289 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 ¥17,664 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 ¥194,433 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
Koeshia Co., Ltd.	5,763	0.26
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	4,362	0.19
Tokyo Camera Ryutsu Kyodokumiai	3,633	0.16
Fuji-shi Ukishima Kogyo-danchi Kyodokumiai	3,300	0.15
Kyodokumiai Hiroshima Sogo Oroshi Center	3,150	0.14
Total	1,056,248	48.30

Notes: 1. As of March 31, 2015.

2. In addition to the principal shareholder information presented in the preceding chart, the Shoko Chukin Bank holds 9,937 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, 2015)
1. Total Risk-weighted Capital Ratio (4/7)	13.59
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	9,700
5. Tier 1 Capital	8,743
6. Common Equity Tier 1 Capital	8,743
7. Risk-weighted Assets	71,357
8. Total Required Capital	5,708

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, 2015	March 31, 2014
Gross Operating Profit	1,496	1,517
General and Administrative Expenses (Excluding Nonrecurring Items)	755	750
Operating Profit (Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses)	740	766
Provision for the General Reserve for Possible Loan Losses	(47)	79
Operating Profit	788	687
Nonrecurring Loss (Including Nonrecurring Expenses)	(427)	(419)
Income before Income Taxes and Other	360	267
Other Gains and Losses	(0)	(3)
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	172	172
Adjustment of Income Taxes	31	(32)
Net Income	156	125

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, 2015			March 31, 2014		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	1,294	22	1,317	1,322	18	1,341
Fees and Commissions	72	8	80	69	7	76
Trading Revenue	28	33	62	34	27	61
Other Operating Income	16	20	36	25	12	37
Gross Operating Profit	1,411	85	1,496	1,452	65	1,517
Gross Operating Profit Ratio (%)	1.15	3.53	1.21	1.20	2.63	1.24

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, 2015			March 31, 2014		
		Domestic	International	Total	Domestic	International	Total
Fiscal Period-end Balance	Loans on Deeds	78,065	1,505	79,570	77,356	1,307	78,663
	Loans on Notes	3,306	409	3,716	3,447	360	3,807
	Overdraft	9,471	—	9,471	10,007	—	10,007
	Bills Discounted	2,272	—	2,272	2,404	—	2,404
	Total	93,116	1,914	95,031	93,216	1,667	94,884
Average Balance	Loans on Deeds	76,821	1,417	78,238	76,196	1,245	77,441
	Loans on Notes	3,272	410	3,683	3,438	348	3,787
	Overdraft	9,024	—	9,024	9,241	—	9,241
	Bills Discounted	2,204	—	2,204	2,276	—	2,276
	Total	91,323	1,828	93,151	91,153	1,593	92,746

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, 2015	As of March 31, 2014
			31,251 (32.9)
Manufacturing		16,036 (16.9)	16,351 (17.2)
Machinery and Metal Product Manufacturing		242 (0.3)	225 (0.2)
Agriculture and Forestry		38 (0.0)	42 (0.1)
Fisheries		133 (0.2)	142 (0.2)
Mining and Quarrying of Stone and Gravel		2,776 (2.9)	2,562 (2.7)
Construction		394 (0.4)	354 (0.4)
Electricity, Gas, Heat Supply and Water		12,526 (13.2)	12,361 (13.0)
Information and Communications, Transport and Postal Activities		30,038 (31.6)	29,956 (31.6)
Wholesale and Retail		459 (0.5)	519 (0.6)
Finance and Insurance		6,937 (7.3)	6,958 (7.3)
Real Estate and Goods Rental and Leasing		9,592 (10.1)	9,619 (10.1)
Various Services		4 (0.0)	4 (0.0)
Local Governments		123 (0.1)	107 (0.1)
Others		513 (0.5)	412 (0.4)
Overseas and Special International Financial Accounts		95,031	94,884
Total			

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

PROBLEM LOANS		(¥100 million, %)	
		As of March 31, 2015	As of March 31, 2014
Loans to Bankrupt Companies	(A)	576	718
(Loans to Bankrupt Companies other than Loss Classification Loans)	(B)	(274)	(325)
Overdue Loans	(C)	4,024	3,810
(Overdue Loans other than Loss Classification Loans)	(D)	(3,445)	(3,396)
Loans Overdue for 3 Months or Longer	(E)	8	3
Rescheduled Loans	(F)	90	75
Total Problem Loans	(G) = (A) + (C) + (E) + (F)	4,699	4,608
Loss Classification Loans in Loans to Bankrupt Companies	(H)	301	392
Loss Classification Loans in Overdue Loans	(I)	578	414
Problem Loans other than Loss Classification Loans	(J) = (B) + (D) + (E) + (F)	3,818	3,801
Loans other than Loss Classification Loans	(K)	94,170	94,102
Percentage of Loans (%)	(J)/(K)	4.1	4.0

- 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 2013 was ¥80.7 billion out of the Provision for Possible Loan Losses of ¥173.0 billion and at the end of the fiscal 2014 was ¥88.0 billion out of the Provision for Possible Loan Losses of ¥188.2 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.)