

Financial Data (Non-Consolidated)

Year Ended March 31, 2018

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Trends in Principal Financial Indicators (Non-Consolidated)

| Fiscal period ended | Billions of yen | | | | |
|---|--|--|--|--|--|
| | March 31, 2018 | March 31, 2017 | March 31, 2016 | March 31, 2015 | March 31, 2014 |
| Total Operating Income | ¥ 170.1 | ¥ 160.2 | ¥ 170.2 | ¥ 180.7 | ¥ 189.1 |
| Income (Loss) before Income Taxes and Other | 56.9 | 49.1 | 33.5 | 36.0 | 26.7 |
| Net Income (Loss) | 36.2 | 31.3 | 11.5 | 15.6 | 12.5 |
| 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 | 971.5 | 937.7 | 909.1 | 898.2 | 882.7 |
| Total Assets | 11,890.2 | 12,778.8 | 12,507.4 | 12,565.5 | 12,459.6 |
| Outstanding Deposits | 4,892.2 | 5,109.0 | 5,164.8 | 5,019.1 | 4,857.4 |
| Outstanding Debentures | 4,459.5 | 4,744.1 | 4,816.8 | 4,833.5 | 4,825.2 |
| Outstanding Loans | 8,648.1 | 9,356.8 | 9,539.5 | 9,503.1 | 9,488.4 |
| Balance of Investment Securities | 1,514.6 | 1,543.1 | 1,703.5 | 1,931.4 | 1,971.1 |
| Net Assets per Share (Yen) | 193.32 | 177.79 | 164.61 | 159.63 | 152.51 |
| Dividends per Share (Yen) | Common stock (non-government portion) | Common stock (non-government portion) | Common stock (non-government portion) | Common stock (non-government portion) | Common stock (non-government portion) |
| | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Net Income per Share (Yen) | (government portion) | (government portion) | (government portion) | (government portion) | (government portion) |
| | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Net Income per Share (Diluted) (Yen) | 16.67 | 14.38 | 5.31 | 7.16 | 5.75 |
| Capital Ratio (%) | 8.17 | 7.33 | 7.26 | 7.14 | 7.08 |
| Non-consolidated Tier 1 (Common Stock etc.) Ratio (%) | 12.75 | 12.03 | 12.07 | 12.25 | 12.25 |
| Non-consolidated Tier 1 Ratio (%) | 12.75 | 12.03 | 12.07 | 12.25 | 12.25 |
| Non-consolidated Total Capital Ratio (%) | 13.57 | 13.16 | 13.41 | 13.59 | 13.73 |
| Return on Equity (%) | 3.80 | 3.39 | 1.28 | 1.75 | 1.42 |
| Price Earnings Ratio | — | — | — | — | — |
| Dividend Payment Ratio (%) | 12.39 | 14.36 | 38.88 | 28.83 | 35.92 |
| Number of Employees (Persons) | 3,765 | 3,753 | 3,773 | 3,816 | 3,815 |
| [Average Number of Temporary Employees excluded from Above] | [917] | [908] | [884] | [853] | [814] |

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

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

3. 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.

4. 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.

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

6. 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. The Shoko Chukin Bank has adopted the BIS international capital adequacy guidelines.

7. 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.

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

Non-Consolidated Balance Sheets

The Shoko Chukin Bank, Ltd. As of March 31, 2018 and 2017

| | Millions of yen | | Millions of U.S. dollars | |
|--|-----------------|--------------|--------------------------|------------|
| | 2018 | 2017 | 2018 | 2017 |
| ASSETS | | | | |
| Cash and Due from Banks | ¥ 1,526,881 | ¥ 1,722,751 | \$ 14,371 | \$ 15,355 |
| Cash | 27,028 | 23,829 | 254 | 212 |
| Due from Banks | 1,499,853 | 1,698,922 | 14,117 | 15,143 |
| Call Loans | 41,412 | 57,723 | 389 | 514 |
| Monetary Claims Purchased | 27,621 | 26,127 | 259 | 232 |
| Trading Assets | 21,413 | 20,485 | 201 | 182 |
| Trading Securities | 3,275 | 3,298 | 30 | 29 |
| Trading-related Financial Derivatives | 18,138 | 17,187 | 170 | 153 |
| Investment Securities | 1,514,685 | 1,543,111 | 14,257 | 13,754 |
| Government Bonds | 790,036 | 921,345 | 7,436 | 8,212 |
| Local Government Bonds | 347,202 | 188,628 | 3,268 | 1,681 |
| Corporate Bonds | 284,867 | 352,756 | 2,681 | 3,144 |
| Stocks | 44,226 | 39,654 | 416 | 353 |
| Other Securities | 48,351 | 40,726 | 455 | 363 |
| Loans | 8,648,176 | 9,356,833 | 81,402 | 83,401 |
| Bills Discounted | 201,695 | 188,316 | 1,898 | 1,678 |
| Loans on Notes | 305,092 | 313,729 | 2,871 | 2,796 |
| Loans on Deeds | 7,240,610 | 7,917,005 | 68,153 | 70,567 |
| Overdrafts | 900,777 | 937,782 | 8,478 | 8,358 |
| Foreign Exchange | 15,586 | 15,708 | 146 | 140 |
| Due from Foreign Banks | 7,035 | 6,624 | 66 | 59 |
| Foreign Exchange Bills Purchased | 911 | 1,146 | 8 | 10 |
| Foreign Exchange Bills Receivable | 7,640 | 7,937 | 71 | 70 |
| Other Assets | 89,224 | 54,979 | 839 | 490 |
| Prepaid Expenses | 2,861 | 4,513 | 26 | 40 |
| Accrued Income | 5,702 | 6,286 | 53 | 56 |
| Financial Derivatives | 2,085 | 1,445 | 19 | 12 |
| Cash Collateral Received for Financial Instruments | 73,014 | 31,931 | 687 | 284 |
| Other Assets | 5,559 | 10,802 | 52 | 96 |
| Tangible Fixed Assets | 43,271 | 42,716 | 407 | 380 |
| Buildings | 16,980 | 16,235 | 159 | 144 |
| Land | 23,214 | 23,260 | 218 | 207 |
| Leased Assets | 0 | 2 | 0 | 0 |
| Construction in Progress | 949 | 909 | 8 | 8 |
| Other Tangible Fixed Assets | 2,126 | 2,308 | 20 | 20 |
| Intangible Fixed Assets | 11,021 | 11,023 | 103 | 98 |
| Software | 6,986 | 9,476 | 65 | 84 |
| Other Intangible Fixed Assets | 4,034 | 1,547 | 37 | 13 |
| Prepaid Pension Cost | 21,072 | 20,468 | 198 | 182 |
| Deferred Income Taxes | 32,396 | 40,095 | 304 | 357 |
| Customers' Liabilities for Acceptances and Guarantees | 102,699 | 103,433 | 966 | 921 |
| Customers' Liabilities for Acceptances and Guarantees | 101,356 | 101,980 | 954 | 908 |
| Customers' Liabilities for Guaranteeing Agency Loans | 1,343 | 1,452 | 12 | 12 |
| Reserve for Possible Loan Losses | (205,239) | (236,578) | (1,931) | (2,108) |
| Total Assets | ¥ 11,890,224 | ¥ 12,778,881 | \$ 111,918 | \$ 113,903 |

Non-Consolidated Balance Sheets

The Shoko Chukin Bank, Ltd. As of March 31, 2018 and 2017

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 | |
|--|-----------------|--------------|--------------------------|------------|
| | 2018 | 2017 | 2018 | 2017 |
| LIABILITIES | | | | |
| Deposits | ¥ 4,892,270 | ¥ 5,109,032 | \$ 46,049 | \$ 45,539 |
| Current Deposits | 539,147 | 540,470 | 5,074 | 4,817 |
| Ordinary Deposits | 1,128,118 | 1,202,935 | 10,618 | 10,722 |
| Deposits at Notice | 35,772 | 34,976 | 336 | 311 |
| Time Deposits | 3,099,081 | 3,221,702 | 29,170 | 28,716 |
| Other Deposits | 90,149 | 108,946 | 848 | 971 |
| Negotiable Certificates of Deposit | 257,222 | 272,955 | 2,421 | 2,432 |
| Shoko Chukin Bank Debentures | 4,459,540 | 4,744,121 | 41,976 | 42,286 |
| Shoko Chukin Bank Debentures Issued | 4,459,540 | 4,744,121 | 41,976 | 42,286 |
| Call Money | — | 359 | — | 3 |
| Payables under Securities Lending Transactions | 580,278 | 474,944 | 5,461 | 4,233 |
| Trading Liabilities | 12,653 | 10,918 | 119 | 97 |
| Trading-related Financial Derivatives | 12,653 | 10,918 | 119 | 97 |
| Borrowed Money | 461,779 | 953,865 | 4,346 | 8,502 |
| Borrowings | 461,779 | 953,865 | 4,346 | 8,502 |
| Foreign Exchange | 8 | 86 | 0 | 0 |
| Due to Foreign Banks | 1 | — | 0 | — |
| Foreign Exchange Bills Sold | 6 | 86 | 0 | 0 |
| Other Liabilities | 100,261 | 135,462 | 943 | 1,207 |
| Corporate Taxes Payable | 7,575 | 9,141 | 71 | 81 |
| Accrued Expenses | 6,444 | 7,119 | 60 | 63 |
| Unearned Income | 5,351 | 8,851 | 50 | 78 |
| Deposits by Employees | 3,973 | 3,857 | 37 | 34 |
| Financial Derivatives | 678 | 1,238 | 6 | 11 |
| Cash Collateral Received for Financial Instruments | 5,597 | 7,446 | 52 | 66 |
| Lease Obligations | 0 | 2 | 0 | 0 |
| Asset Retirement Obligations | 157 | 62 | 1 | 0 |
| Debenture Principal Payable | 37,212 | 65,937 | 350 | 587 |
| Other Liabilities | 33,270 | 31,805 | 313 | 283 |
| Reserve for Bonuses | 4,410 | 4,410 | 41 | 39 |
| Reserve for Retirement Benefits | 19,932 | 19,758 | 187 | 176 |
| Reserve for Retirement Benefits for Directors | 78 | 59 | 0 | 0 |
| Reserve for Losses on Refund for Dormant Bonds | 27,395 | 11,541 | 257 | 102 |
| Reserve for Environmental Measures | 143 | 152 | 1 | 1 |
| Acceptances and Guarantees | 102,699 | 103,433 | 966 | 921 |
| Acceptances and Guarantees | 101,356 | 101,980 | 954 | 908 |
| Guarantees for Agency Loans | 1,343 | 1,452 | 12 | 12 |
| Total Liabilities | 10,918,673 | 11,841,098 | 102,773 | 105,545 |
| NET ASSETS | | | | |
| Capital | 218,653 | 218,653 | 2,058 | 1,948 |
| Crisis Response Reserve | 150,000 | 150,000 | 1,411 | 1,337 |
| Special Reserve under the Shoko Chukin Bank Law | 400,811 | 400,811 | 3,772 | 3,572 |
| Capital Surplus | 0 | 0 | 0 | 0 |
| Other Capital Surplus | 0 | 0 | 0 | 0 |
| Retained Earnings | 177,595 | 145,796 | 1,671 | 1,299 |
| Earnings Reserve | 21,511 | 20,612 | 202 | 183 |
| Other Retained Earnings | 156,083 | 125,184 | 1,469 | 1,115 |
| Reserve for Advanced Depreciation of Noncurrent Assets | 465 | 501 | 4 | 4 |
| Reserve for Particular Purposes | 49,570 | 49,570 | 466 | 441 |
| Retained Earnings Brought Forward | 106,046 | 75,112 | 998 | 669 |
| Treasury Stock | (1,049) | (1,038) | (9) | (9) |
| Total Shareholders' Equity | 946,009 | 914,223 | 8,904 | 8,148 |
| Unrealized Gains on Other Securities | 25,516 | 23,510 | 240 | 209 |
| Deferred Hedge Gains | 24 | 48 | 0 | 0 |
| Total Valuation and Translation Adjustments | 25,540 | 23,559 | 240 | 209 |
| Total Net Assets | 971,550 | 937,782 | 9,144 | 8,358 |
| Total Liabilities and Net Assets | ¥ 11,890,224 | ¥ 12,778,881 | \$ 111,918 | \$ 113,903 |

Non-Consolidated Statement of Operations

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2018 and 2017

| | Millions of yen | | Millions of U.S. dollars | |
|--|-----------------|-----------|--------------------------|----------|
| | 2018 | 2017 | 2018 | 2017 |
| Operating Income | ¥ 170,187 | ¥ 160,233 | \$ 1,601 | \$ 1,428 |
| Interest Income | 113,183 | 130,213 | 1,065 | 1,160 |
| Interest on Loans | 103,701 | 119,161 | 976 | 1,062 |
| Interest and Dividends on Securities | 5,722 | 7,253 | 53 | 64 |
| Interest on Call Loans | 857 | 570 | 8 | 5 |
| Interest on Repurchase Agreement | — | 0 | — | 0 |
| Interest on Deposits | 1,232 | 1,330 | 11 | 11 |
| Interest on Interest Swaps | 32 | 31 | 0 | 0 |
| Other Interest Income | 1,637 | 1,867 | 15 | 16 |
| Fees and Commissions | 9,357 | 11,798 | 88 | 105 |
| Domestic and Foreign Exchange Commissions | 1,469 | 1,549 | 13 | 13 |
| Other Fees and Commissions | 7,887 | 10,248 | 74 | 91 |
| Trading Revenue | 2,579 | 5,391 | 24 | 48 |
| Trading Securities Revenue | 17 | — | 0 | — |
| Income from Securities and Derivatives Related to Trading Transactions | — | 36 | — | 0 |
| Revenue from Trading-related Financial Derivatives | 2,561 | 5,354 | 24 | 47 |
| Other Operating Income | 1,714 | 2,099 | 16 | 18 |
| Revenue from Foreign Exchange Trading | 1,393 | 1,495 | 13 | 13 |
| Revenue from Sales of Government and Other Bonds | 318 | 604 | 2 | 5 |
| Income from Derivatives Other than for Trading or Hedging | 2 | — | 0 | — |
| Other Income | 43,354 | 10,730 | 408 | 95 |
| Reversal of Reserve for Possible Loan Losses | 20,984 | — | 197 | — |
| Collection of Written-off Claims | 100 | 70 | 0 | 0 |
| Revenue from Sales of Stocks and Other Securities | 350 | 1,372 | 3 | 12 |
| Other Income | 21,918 | 9,288 | 206 | 82 |
| Operating Expenses | 113,240 | 111,034 | 1,065 | 989 |
| Interest Expenses | 7,490 | 10,869 | 70 | 96 |
| Interest on Deposits | 2,844 | 3,596 | 26 | 32 |
| Interest on Negotiable Certificates of Deposit | 612 | 388 | 5 | 3 |
| Interest on Debentures | 2,097 | 4,365 | 19 | 38 |
| Interest on Call Money | (16) | (31) | (0) | (0) |
| Interest on Payables under Repurchase Agreements | 0 | 54 | 0 | 0 |
| Interest on Debenture Rental Transactions | 45 | 38 | 0 | 0 |
| Interest on Borrowed Money | 1,866 | 2,416 | 17 | 21 |
| Other Interest Expenses | 40 | 41 | 0 | 0 |
| Fees and Commissions | 2,620 | 3,364 | 24 | 29 |
| Domestic and Foreign Exchange Commissions | 400 | 401 | 3 | 3 |
| Other Fees and Commissions | 2,219 | 2,963 | 20 | 26 |
| Trading Expenses | 0 | 24 | 0 | 0 |
| Expenses on Trading Securities and Derivatives | — | 24 | — | 0 |
| Expenses on Securities and Derivatives Related to Trading Transactions | 0 | — | 0 | — |
| Other Operating Expenses | 139 | 810 | 1 | 7 |
| Losses on Sales of Government and Other Bonds | 12 | 260 | 0 | 2 |
| Amortization of Government and Other Bonds | 114 | 391 | 1 | 3 |
| Amortization of Debenture Issue Expenses | 12 | 14 | 0 | 0 |
| Expenses on Financial Derivatives | — | 143 | — | 1 |
| General and Administrative Expenses | 77,408 | 81,685 | 728 | 728 |
| Other Expenses | 25,581 | 14,278 | 240 | 127 |
| Provision for Possible Loan Losses | — | 5,926 | — | 52 |
| Write-off of Loans | 314 | 208 | 2 | 1 |
| Loss on Sales of Stocks and Other Securities | 27 | 18 | 0 | 0 |
| Write-off of Stocks | 10 | 82 | 0 | 0 |
| Other Expenses | 25,227 | 8,041 | 237 | 71 |
| Profit before Income Taxes and Other | 56,947 | 49,199 | 536 | 438 |

Non-Consolidated Statement of Operations

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2018 and 2017

| | Millions of yen | | Millions of U.S. dollars | |
|------------------------------------|-----------------|----------|--------------------------|--------|
| | 2018 | 2017 | 2018 | 2017 |
| Other Gains | 102 | — | 0 | — |
| Gains on Disposal of Fixed Assets | 102 | — | 0 | — |
| Other Losses | 745 | 240 | 7 | 2 |
| Losses on Disposal of Fixed Assets | 187 | 173 | 1 | 1 |
| Impairment Loss | 558 | 66 | 5 | 0 |
| Profit before Income Taxes | 56,304 | 48,958 | 529 | 436 |
| Provision for Income Taxes | 13,178 | 14,160 | 124 | 126 |
| Adjustment for Income Taxes | 6,830 | 3,480 | 64 | 31 |
| Total Income Taxes | 20,008 | 17,640 | 188 | 157 |
| Profit | ¥ 36,295 | ¥ 31,318 | \$ 341 | \$ 279 |

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 |
| Chubu Automobile Insurance Cooperative for Truck Transport Companies | 8,085 | 0.36 |
| Kantoh Automobile Insurance Cooperative for Truck Transport Companies | 6,580 | 0.30 |
| Koeisha Co., Ltd. | 6,087 | 0.27 |
| BOT LEASE CO., LTD. | 5,300 | 0.24 |
| OSAKA SEMBA FASHION CO-OPERATIVE ASSOCIATION | 4,810 | 0.21 |
| Hokuoh Shinyo Kumiai | 4,662 | 0.21 |
| Tokyo Mokuzai Tonya Kyoudou Kumiai | 4,626 | 0.21 |
| Kyodokumiai Koyama Kyoiku Sangyo Group | 4,223 | 0.19 |
| Kyouritsu Shinyo Kumiai | 3,772 | 0.17 |
| Total | 1,064,146 | 48.66 |

Notes: 1. As of March 31, 2018.

2. In addition to the principal shareholder information presented in the preceding chart, the Shoko Chukin Bank holds 10,142 thousand shares of treasury stock, representing 0.46% of total common stock issued and outstanding.

CAPITAL RATIO (Uniform International Standards)

(¥100 million, %)

| | (As of March 31, 2018) |
|---|------------------------|
| 1. Total Risk-weighted Capital Ratio (4/7) | 13.57 |
| 2. Tier 1 Risk-weighted Capital Ratio (5/7) | 12.75 |
| 3. Common Equity Tier 1 Risk-weighted Capital Ratio (6/7) | 12.75 |
| 4. Total Capital | 10,055 |
| 5. Tier 1 Capital | 9,447 |
| 6. Common Equity Tier 1 Capital | 9,447 |
| 7. Risk-weighted Assets | 74,081 |
| 8. Total Required Capital | 5,926 |

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, 2018 | March 31, 2017 |
|---|----------------|----------------|
| Gross Operating Profit | 1,165 | 1,344 |
| General and Administrative Expenses (Excluding Nonrecurring Items) | 752 | 782 |
| Operating Profit (Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses) | 413 | 562 |
| Provision for the General Reserve for Possible Loan Losses | — | (82) |
| Operating Profit | 413 | 645 |
| Nonrecurring Loss (Including Nonrecurring Expenses) | 156 | (153) |
| Income before Income Taxes and Other | 569 | 491 |
| Other Gains and Losses | (6) | (2) |
| Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax | 131 | 141 |
| Adjustment of Income Taxes | 68 | 34 |
| Net Income | 362 | 313 |

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, 2018 | | | March 31, 2017 | | |
|----------------------------------|----------------|---------------|-------|----------------|---------------|-------|
| | Domestic | International | Total | Domestic | International | Total |
| Net Interest Income | 1,029 | 27 | 1,056 | 1,166 | 26 | 1,193 |
| Fees and Commissions | 60 | 6 | 67 | 76 | 7 | 84 |
| Trading Revenue | 15 | 10 | 25 | 39 | 14 | 53 |
| Other Operating Income | 4 | 11 | 15 | (0) | 13 | 12 |
| Gross Operating Profit | 1,109 | 56 | 1,165 | 1,282 | 61 | 1,344 |
| Gross Operating Profit Ratio (%) | 0.91 | 2.17 | 0.94 | 1.02 | 1.98 | 1.05 |

Notes: 1. Domestic departments handle transactions in yen with Japanese residents through the domestic offices. 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 offices 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, 2018 | | | March 31, 2017 | | | |
| | Domestic | International | Total | Domestic | International | Total | |
| Loans on Deeds | 71,157 | 1,248 | 72,406 | 77,731 | 1,438 | 79,170 | |
| Loans on Notes | 2,731 | 319 | 3,050 | 2,739 | 397 | 3,137 | |
| Overdraft | 9,007 | — | 9,007 | 9,377 | — | 9,377 | |
| Bills Discounted | 2,016 | — | 2,016 | 1,883 | — | 1,883 | |
| Total | 84,913 | 1,567 | 86,481 | 91,732 | 1,835 | 93,568 | |
| Fiscal Period-end Balance | | | | | | | |
| Loans on Deeds | 74,214 | 1,352 | 75,566 | 77,268 | 1,474 | 78,742 | |
| Loans on Notes | 2,499 | 354 | 2,853 | 2,808 | 352 | 3,160 | |
| Overdraft | 8,474 | — | 8,474 | 8,830 | — | 8,830 | |
| Bills Discounted | 1,652 | — | 1,652 | 1,811 | — | 1,811 | |
| Total | 86,840 | 1,706 | 88,547 | 90,719 | 1,826 | 92,545 | |
| Average Balance | | | | | | | |
| Loans on Deeds | 74,214 | 1,352 | 75,566 | 77,268 | 1,474 | 78,742 | |
| Loans on Notes | 2,499 | 354 | 2,853 | 2,808 | 352 | 3,160 | |
| Overdraft | 8,474 | — | 8,474 | 8,830 | — | 8,830 | |
| Bills Discounted | 1,652 | — | 1,652 | 1,811 | — | 1,811 | |
| Total | 86,840 | 1,706 | 88,547 | 90,719 | 1,826 | 92,545 | |

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

| BREAKDOWN OF LOAN BALANCE BY INDUSTRY | | | (¥100 million, %) |
|---|----------------------|----------------------|-------------------|
| | As of March 31, 2018 | As of March 31, 2017 | |
| Manufacturing | 28,572 (33.0) | 30,632 (32.7) | |
| Machinery and Metal Product Manufacturing | 14,819 (17.1) | 15,880 (17.0) | |
| Agriculture and Forestry | 293 (0.3) | 286 (0.3) | |
| Fisheries | 36 (0.1) | 40 (0.0) | |
| Mining and Quarrying of Stone and Gravel | 121 (0.2) | 130 (0.1) | |
| Construction | 2,443 (2.8) | 2,818 (3.0) | |
| Electricity, Gas, Heat Supply and Water | 292 (0.3) | 325 (0.4) | |
| Information and Communications, Transport and Postal Activities | 11,509 (13.3) | 12,327 (13.2) | |
| Wholesale and Retail | 27,101 (31.3) | 29,499 (31.5) | |
| Finance and Insurance | 424 (0.5) | 450 (0.5) | |
| Real Estate and Goods Rental and Leasing | 6,503 (7.5) | 6,941 (7.4) | |
| Various Services | 8,629 (10.0) | 9,434 (10.1) | |
| Local Governments | 3 (0.0) | 4 (0.0) | |
| Others | 132 (0.2) | 134 (0.2) | |
| Overseas and Special International Financial Accounts | 417 (0.5) | 541 (0.6) | |
| Total | 86,481 | 93,568 | |

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

| PROBLEM LOANS | | (¥100 million, %) | |
|--|-----------------------------|-----------------------------|-----------------------------|
| | | As of March 31, 2018 | As of March 31, 2017 |
| Loans to Bankrupt Companies | (A) | 565 | 584 |
| (Loans to Bankrupt Companies other than Loss Classification Loans) | (B) | (244) | (258) |
| Overdue Loans | (C) | 3,199 | 3,540 |
| (Overdue Loans other than Loss Classification Loans) | (D) | (2,642) | (2,931) |
| Loans Overdue for 3 Months or Longer | (E) | 9 | 0 |
| Rescheduled Loans | (F) | 255 | 172 |
| Total Problem Loans | (G) = (A) + (C) + (E) + (F) | 4,028 | 4,297 |
| Loss Classification Loans in Loans to Bankrupt Companies | (H) | 321 | 325 |
| Loss Classification Loans in Overdue Loans | (I) | 557 | 608 |
| Problem Loans other than Loss Classification Loans | (J) = (B) + (D) + (E) + (F) | 3,150 | 3,363 |
| Loans other than Loss Classification Loans | (K) | 85,609 | 92,643 |
| Percentage of Loans (%) | (J)/(K) | 3.7 | 3.6 |

- Notes: 1. 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).
2. 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.
3. 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.
4. 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.
5. 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.
6. 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 2016 was ¥93.3 billion out of the Provision for Possible Loan Losses of ¥179.2 billion and at the end of the fiscal 2017 was ¥87.8 billion out of the Provision for Possible Loan Losses of ¥158.4 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.)