# Financial Summary Year ended March 31,2018



May 10, 2018 North Pacific Bank, Ltd.

Tokyo Stock Exchange First Section, Sapporo Securities Exchange: 8524

# I . Financial Statements

#### 1. Consolidated Balance Sheets

			(+ 11111110110)
		As of Mar.31, 2017	As of Mar.31, 2018
Assets	資産の部		
Cash and due from banks	現金預け金	1, 022, 200	1, 409, 341
Call loans and bills bought	コールローン及び買入手形	1, 322	2, 681
Monetary claims bought	買入金銭債権	14, 239	14, 481
Trading account securities	商品有価証券	4, 952	4, 345
Securities	有価証券	1, 729, 586	1, 489, 802
Loans and bills discounted	貸出金	6, 052, 348	6, 251, 728
Foreign exchanges	外国為替	5, 102	7, 399
Lease receivables and investment assets	リース債権及びリース投資資産	47, 186	49, 490
Other assets	その他資産	103, 610	158, 667
Property, plant and equipment	有形固定資産	88, 549	88, 412
Buildings, net	建物	36, 374	36, 978
Land	土地	38, 873	37, 741
Leased assets, net	リース資産	2, 785	2, 632
Construction in progress	建設仮勘定	1, 053	1, 607
Other, net	その他の有形固定資産	9, 462	9, 452
Intangible assets	無形固定資産	9, 171	8, 786
Software	ソフトウェア	8, 731	8, 278
Other	その他の無形固定資産	439	507
Net defined benefit asset	退職給付に係る資産	_	75
Deferred tax assets	<b>繰延税金資産</b>	465	273
Customers' liabilities for acceptances and guarantees	支払承諾見返	54, 558	52, 801
Allowance for loan losses	貸倒引当金	(39, 579)	(37, 778)
Total assets	資産の部合計	9, 093, 714	9, 500, 510
Liabilities	負債の部		
Deposits	預金	8, 086, 989	8, 344, 356
Negotiable certificates of deposit	譲渡性預金	75, 120	77, 667
Payables under repurchase agreements	売現先勘定	, <u> </u>	31, 064
Payables under securities lending transactions	债券貸借取引受入担保金	222, 758	145, 169
Borrowed money	借用金	160, 486	328, 848
Foreign exchanges	外国為替	69	125
Other liabilities	その他負債	54, 307	52, 122
Provision for bonuses	賞与引当金	1, 943	1, 828
Net defined benefit liability	退職給付に係る負債	1, 030	228
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1, 615	1, 976
Provision for point card certificates	ポイント引当金	369	384
Deferred tax liabilities	繰延税金負債	23, 159	30, 347
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2, 693	2, 643
Acceptances and guarantees	支払承諾	54, 558	52, 801
Total liabilities		8, 685, 102	9, 069, 565
וטנמו וומטווונוכט	負債の部合計	0, 000, 102	0,000,000

		As of Mar.31, 2017	As of Mar. 31, 2018
Net assets	純資産の部		
Capital stock	資本金	121, 101	121, 101
Capital surplus	資本剰余金	72, 344	72, 367
Retained earnings	利益剰余金	124, 280	133, 386
Treasury shares	自己株式	(0)	(0)
Total shareholders' equity	株主資本合計	317, 725	326, 854
Valuation difference on available-for-sale securities	その他有価証券評価差額金	79, 344	92, 193
Revaluation reserve for land	土地再評価差額金	5, 586	5, 380
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(128)	387
Total accumulated other comprehensive income	その他の包括利益累計額合計	84, 802	97, 960
Share acquisition rights	新株予約権	101	128
Non-controlling interests	非支配株主持分	5, 981	6, 001
Total net assets	純資産の部合計	408, 611	430, 945
Total liabilities and net assets	負債及び純資産の部合計	9, 093, 714	9, 500, 510

# 2. Consolidated Statements of Income and Comprehensive Income

# (1) Consolidated Statements of Income

		Year ended	Mar. 31,
	-	2017	2018
Ordinary income	経常収益	147, 972	143, 611
Interest income	資金運用収益	78, 229	76, 218
Interest on loans and discounts	貸出金利息	63, 446	62, 013
Interest and dividends on securities	有価証券利息配当金	14, 137	13, 528
Interest on call loans and bills bought	コールローン利息及び買入手形利息	(7)	17
Interest on deposits with banks	預け金利息	438	429
Other interest income	その他の受入利息	215	229
Fees and commissions	役務取引等収益	29, 594	28, 898
Other ordinary income	その他業務収益	32, 480	29, 696
Other income	その他経常収益	7, 667	8, 798
Reversal of allowance for loan losses	貸倒引当金戻入益	1, 851	_
Recoveries of written off claims	償却債権取立益	3	2
Other	その他の経常収益	5, 812	8, 795
Ordinary expenses	経常費用	126, 575	128, 467
Interest expenses	資金調達費用	3, 471	4, 083
Interest on deposits	預金利息	619	471
Interest on negotiable certificates of deposit	譲渡性預金利息	124	67
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	(3)	6
Interest on payables under repurchase agreements	売現先利息	_	346
Interest on payables under securities lending transactions	債券貸借取引支払利息	842	1, 380
Interest on borrowings and rediscounts	借用金利息	1, 883	1, 805
Other interest expenses	その他の支払利息	6	4
Fees and commissions payments	役務取引等費用	10, 420	10, 767
Other ordinary expenses	その他業務費用	33, 954	31, 733
General and administrative expenses	営業経費	76, 200	74, 488
Other expenses	その他経常費用	2, 529	7, 394
Provision of allowance for loan losses	貸倒引当金繰入額	_,	4, 931
Other	その他の経常費用	2, 529	2, 463
Ordinary profit	経常利益	21, 396	15, 143
Extraordinary income	特別利益	2, 114	398
Gain on disposal of non-current assets	固定資産処分益	2, 114	398
Extraordinary losses	特別損失	669	453
Loss on disposal of non-current assets	固定資産処分損	247	195
Impairment loss	減損損失	422	258
Profit before income taxes	税金等調整前当期純利益	22, 841	15, 087
Income taxes - current	法人税、住民税及び事業税	1, 787	1, 188
Income taxes - deferred	法人税等調整額	4, 011	715
Total income taxes	法人税等合計	5, 798	1, 904
Profit	当期純利益	17, 042	13, 183
Profit(loss) attributable to non-contorolling interests	非支配株主に帰属する当期純利益又は非支配	337	(503)
Profit attributable to owners of parent	株主に帰属する当期純損失(Δ) 親会社株主に帰属する当期純利益	16, 704	13, 686

# (2) Consolidated Statements of Comprehensive Income

		Year ended Mar. 31,	
		2017	2018
Profit	当期純利益	17, 042	13, 183
Other comprehensive income	その他の包括利益	6, 929	13, 887
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7, 070	13, 372
Deferred gains or losses on hedges	繰延ヘッジ損益	0	_
Remeasurements of defined benefit plans , net of tax	退職給付に係る調整額	(142)	515
Comprehensive income	包括利益	23, 971	27, 070
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	23, 305	27, 050
Comprehensive income attributable to non-contorolling interests	非支配株主に係る包括利益	665	20

#### 3. Non-Consolidated Balance Sheets

	As of Mar. 31,	As of Mar. 31,
	2017	2018
 資産の部		
現金預け金	1, 021, 957	1, 408, 901
現金	98, 185	90, 275
預け金	923, 771	1, 318, 626
コールローン	1, 322	2, 681
買入金銭債権	14, 239	14, 481
商品有価証券	4, 952	4, 345
商品国債	1, 439	1, 258
商品地方債	3, 512	3, 087
有価証券	1, 727, 163	1, 485, 806
国債	622, 116	506, 679
地方債	283, 023	294, 877
短期社債	1, 999	1, 999
社債	361, 763	335, 370
株式	143, 947	164, 120
その他の証券	314, 313	182, 758
貸出金	6, 108, 890	6, 309, 356
割引手形	23, 439	25, 839
手形貸付	247, 922	226, 658
証書貸付	5, 171, 061	5, 365, 904
当座貸越	666, 466	690, 953
外国為替	5, 102	7, 399
外国他店預け	4, 718	7, 168
買入外国為替	277	212
取立外国為替	107	18
その他資産	70, 664	124, 242
前払費用	60	53
未収収益	5, 675	5, 983
金融派生商品	13, 228	12, 582
金融商品等差入担保金	2, 270	4, 262
その他の資産	49, 429	101, 360
有形固定資産	87, 588	87, 214
建物	36, 353	36, 959
土地	38, 873	37, 741
	4, 771	4, 682
	1, 053	1, 607
	6, 536	6, 222
無形固定資産	8, 933	8, 559
ソフトウエア	8, 502	8, 133
その他の無形固定資産	430	426
支払承諾見返	54, 558	52, 801
	(33, 723)	(30, 247)
	9, 071, 648	9, 475, 544
	現預ルの金有の高価国地短社株を出割手証当国外買取の前未金金を一貫を一個国地短社株を出割手証当国外買取の前未金金をの一貫を一個では価国地短社株を出割手証当国外買取の前末金金をの一貫を一個である。 一個では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「一」では、「」では、「」では、「」では、「」では、「」では、「」では、「」では、「	現金預け金 98, 185 預け金 923, 771 コールローン 1, 322 買入金銭債権 14, 239 商品有価証券 4, 952 商品国債 1, 439 商品地方債 3, 512 有価証券 1, 727, 163 国債 622, 116 地方債 283, 023 短期社債 1, 999 社債 361, 763 株式 143, 947 その他の証券 314, 313 貸出金 6, 108, 890 割引手形 23, 439 手形貸付 247, 922 証書貸付 5, 171, 061 当座貸越 666, 466 外国為替 5, 102 外国他店預け 4, 718 買入外国為替 277 取立外国為替 277 取立外国為替 277 取立外国為替 277 取立外国為替 70, 664 前払費用 60 未収収益 5, 675 金融派生商品 2, 270 その他の資産 70, 664 前払費用 60 未収収益 5, 675 金融派生商品 2, 270 その他の資産 49, 429 有形固定資産 87, 588 建物 36, 353 土地 38, 873 リース資産 4, 771 建設仮勘定 4, 771 建設仮勘定 4, 771 建設仮勘定 6, 536 無形固定資産 8, 933 ソフトウエア 8, 502 その他の無形固定資産 8, 933 ソフトウエア 8, 502 その他の無形固定資産 8, 933 ソフトウエア 8, 502 その他の無形固定資産 8, 933 対フトウエア 8, 502 その他の無形固定資産 4, 771

			(¥ millions)
		As of Mar.31, 2017	As of Mar.31, 2018
Liabilities	負債の部		
Deposits	預金	8, 094, 082	8, 350, 902
Current deposits	当座預金	377, 416	428, 656
Ordinary deposits	普通預金	5, 250, 296	5, 575, 084
Saving deposits	貯蓄預金	208, 470	207, 670
Deposits at notice	通知預金	12, 948	12, 300
Time deposits	定期預金	2, 063, 243	2, 008, 431
Installment savings	定期積金	90	69
Other deposits	その他の預金	181, 617	118, 689
Negotiable certificates of deposit	譲渡性預金	88, 480	88, 967
Payables under repurchase agreements	売現先勘定	_	31, 064
Payables under securities lending transactions	債券貸借取引受入担保金	222, 758	145, 169
Borrowed money	借用金	153, 642	320, 314
Borrowings from other banks	借入金	153, 642	320, 314
Foreign exchanges	外国為替	69	125
Foreign bills payable	未払外国為替	69	125
Other liabilities	その他負債	35, 912	35, 102
Income taxes payable	未払法人税等	762	496
Accrued expenses	未払費用	2, 393	2, 232
Unearned revenue	前受収益	3, 677	3, 170
Reserve for interest on installment savings	給付補填備金	0	0
Derivatives other than for trading - liabilities	金融派生商品	7, 904	6, 729
Cash collateral received for financial instruments		1, 680	1, 413
Lease obligations	リース債務	4, 771	4, 682
Other	その他の負債	14, 721	16, 378
Provision for bonuses	賞与引当金	1, 694	1, 613
Provision for retirement benefits	退職給付引当金	626	479
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1, 615	1, 976
Provision for point card certificates	ポイント引当金	359	375
Deferred tax liabilities	繰延税金負債	22, 447	29, 326
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2, 693	2, 643
Acceptances and guarantees	支払承諾	54, 558	52, 801
Total liabilities	負債の部合計	8, 678, 940	9, 060, 863
Net assets	純資産の部		
Capital stock	資本金	121, 101	121, 101
Capital surplus	資本剰余金	50, 001	50, 001
Legal capital surplus	資本準備金	50, 001	50, 001
Retained earnings	利益剰余金	137, 963	147, 731
Legal retained earnings	利益準備金	3, 904	4, 861
Other retained earnings	その他利益剰余金	134, 058	142, 869
Reserve for advanced depreciation of non-current assets		1, 046	1, 042
Retained earnings brought forward	繰越利益剰余金	133, 011	141, 827
Treasury shares	自己株式	(107)	(60)
Total shareholders' equity	株主資本合計	308, 957	318, 773
Valuation difference on available-for-sale securities	その他有価証券評価差額金	78, 062	90, 397
Revaluation reserve for land	土地再評価差額金	5, 586	5, 380
Total valuation and translation adjustments	評価・換算差額等合計	83, 649	95, 778
Share acquisition rights	新株予約権	101	128
Total net assets	純資産の部合計	392, 708	414, 680
Total liabilities and net assets	負債及び純資産の部合計	9, 071, 648	9, 475, 544
Trabilitates and not decore	ススへしずはス圧VHPO目	2, 2. 1, 0 10	

# 4. Non-Consolidated Statements of Income

Interest income	Potentiary income			(† 1111110	
### 2000   Part	Foreignary income				
Interest income   資金雇用収益   78, 835   76, 807   Interest and dividends on securities   発出機利息   63, 639   62, 226   Interest and dividends on securities   有能認券利息製油金   14, 549   13, 904   Interest on call loans   コールローン利息   (77)   17   17   17   Interest on deposits with banks   万円金利息   215   229   226   15   229   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226   226	Interest in loams and discounts   資出表出版				
Interest and disvidends on securities   対極機能	Interest on loans and discounts   日本学科区   14,549   13,904     Interest on call loans   コールローン利息   (7)   17     Interest on call loans   コールローン利息   (7)   17     Interest on deposits with banks   万分を   70   70   77     Interest on deposits with banks   万分を   70   77   77   77   77   77   77   7				
Anterest and dividends on securities 有磁器科利尼思告金 14,549 13,904 1nterest on call loams コールローン制色 (7) 17 Interest on deposits with banks 現け金利色 (7) 17 Interest on deposits with banks 現け金利色 (2) 225 Fees and commissions on demostic and foreign exchanges Other frees and commissions on demostic and foreign exchanges Other frees and commissions on demostic and foreign exchanges (2) 27,884 19,676 19,157 Other ordinary income	Interest and dividends on securities   有面接料且思語金				
Interest on call loans	Interest on call loans				
Interest on deposits with banks	Interest on deposits with banks				
日代中 interest income その他の受入利益 27,884 27,307 Fees and commissions (投物取引等収益 27,884 27,307 Fees and commissions on domestic and foreign exchanges 美人為替予数料 8,208 8,149 0ther ordinary income その他の投移収益 19,676 19,157 0ther ordinary income その他の投移収益 19,676 998 2,123 Gains on sales of bonds 国債等債券売却益 1,766 986 Gains on redemption of bonds 国債等債券売却益 1,402 — Income from derivatives other than for trading or hedging 金融水性商品収益 1,555 1,137 0ther ordinary income その他の表格収益 2,84 0 0 Other income その他の表格収益 2,232 — Recoveries of written ordinary income 質が 10 an losses 質別当当金泉人益 2,232 — Recoveries of written ordinary income 第2 4 0 の 日間	Other interest income		コールローン利息		
Fees and commissions のdomestic and foreign exchanges	Fees and commissions の domestic and foreign exchanges	Interest on deposits with banks	預け金利息		
Fees and commissions on domestic and foreign exchanges	Fees and commissions on domestic and foreign exchanges				
Other fees and commissions	Other fees and commissions	Fees and commissions	役務取引等収益		
Other ordinary income   その他業務収益   4,989   2,123   Gains on sales of bonds   国債等債券売却益   1,766   986   Gains on redemption of bonds   国債等債券売却益   1,402   一   Income from derivatives other than for trading or hedging Other   その他の業務収益   284   0   Other income   その他総常収益   7,988   8,667   Reversal of allowance for loan losses   分間機能を収立   2   2   0   Gain on sales of stocks and other securities   株式等売却益   3,101   4,501   Other   その他の経常収益   2,232   一   Gain on sales of stocks and other securities   株式等売却益   3,101   4,501   Other   その他の経常収益   2,695   4,165   Ordinary expenses   投金期景月   3,430   4,047   Interest expenses   投金期景月   3,430   4,047   Interest on deposits   接金利息   125   67   Interest on negotiable certificates of deposit   譲渡性預金利息   125   67   Interest on payables under repurchase agreements   市田宇宙な on payables under repurchase agreements   市田宇宙な on payables under securities lending transactions   信用金利息   1,839   1,769   Interest on interest expenses   全利又フップ支払利息   4   4   4   Interest on interest swaps   金利スフップ支払利息   1,839   1,769   Other interest expenses   全和又フップ支払利息   4   4   4   Fees and commissions on domestic and foreign exchanges   支払為替手数料   1,835   1,256   Fees and commissions の domestic and foreign exchanges   支払為替手数料   1,865   12,526   Fees and commissions on domestic and foreign exchanges   支払為替手数料   1,263   666   Closs on trading account securities transactions   風景を発力動   1,040   11,249   Other fees and commissions   その他の皮粉質用   1,040   11,249   Cherrely expenses   全の他の皮粉質用   1,253   666   Closs on trading account securities transactions   国産等債券売却債   1,253   666   Closs on trading account securities transactions   国産等債券売却債   1,253   666   Closs on trading account securities transactions   国産等債券売却債   1,253   666   Closs on sales of bonds   国債等債券売却債   1,253   666   Closs on sales of stocks and other securities   株式等批判   70   6   Close taxes on devaluation of stocks and other securities   株式等批判   70   6   Clore taxes on devaluation of stocks and other securities   大砂・大砂・大砂・大砂・大砂・大砂・大砂・大砂・大砂・大砂・大砂・	Other ordinary income   その他業務収益   4,989   2,123		受入為替手数料		
Gains on sales of bonds	Gains on sales of bonds 国債等債素売却益 1,766 986 Gains on redemption of bonds 国債等債券間選並 1,402 一 1 nome from derivatives other than for trading or hedging 公社の会議の課金 1,555 1,137 0 Other 1 ので その他の実務収益 284 0 0 Other 1 ので その他の実務収益 284 0 の Other 1 ので その他の実務収益 2,232 一 Recoveries of written off claims 償却債耗取立益 2 0 0 Gain on sales of stocks and other securities 株式零売却量 3,101 4,501 0 Other その他の業務収益 2,651 4,165 0 Ordinary expenses 経常費用 99,234 98,824 1 Note		その他の役務収益		
Gains on redemption of bonds   国債等債券情速益	Gains on redemption of bonds   国債等債券債認益	•	その他業務収益		
Income from derivatives other than for trading or hedging 会融派生商品収益 1,535 1,137     Other	Income from derivatives other than for trading or hedging	Gains on sales of bonds	国债等债券売却益		986
Other one         その他の実験収益         284         0           Other income         その他総常収益         7,988         8,667           Reversal of allowance for loan losses         貸倒引当金展入益         2,232         —           Recoveries of written off claims         (編 和機権収立益         2         2         0           Gain on sales of stocks and other securities         株式等売卸益         3,101         4,501           Other         その他の経常収益         2,651         4,165           Ordinary expenses         軽微度用         99,234         88,824           Interest on deposits         預金制息         619         471           Interest on deposits         預金制息         125         67           Interest on call money         ¬—ルマネー制息         (3)         6           Interest on payables under repurchase agreements         売現年利息         —         346           Interest on payables under repurchase agreements         売現年利息         —         346           Interest on payables under repurchase agreements         売現年利息         —         346           Interest on payables under repurchase agreements         売現年利息         1         —           Interest on payables under repurchase agreements         売現年利息         1         346           I	Other income         その他の来源映並         284         0           Other income         その他様常収益         7,988         8,667           Reversal of allowance for loan losses         貸倒引当金展人並         2,232         —           Recoveries of written off claims         (協和債権取立益         2         0           Gain on sales of stocks and other securities         株式等売却並         3,101         4,501           Other         その他の経常収益         2,651         4,165           Ordinary expenses         経常費用         99,234         88,824           Interest compayables         債務付益財産利息         619         471           Interest on deposits         預金利息         125         67           Interest on negotiable certificates of deposit         協議性預金利息         125         67           Interest on payables under repurchase agreements         売現先利息         125         67           Interest on payables under securities lending transactions         債券貸債稅利益         1839         1,769           Interest on payables under securities lending transactions         債券貸債券貸債稅利益         1,839         1,769           Interest on payables under securities lending transactions         債券貸債稅稅稅         4         4           Interest on payables under securities         売税稅稅         4	Gains on redemption of bonds	国債等債券償還益		_
Reversal of allowance for loan losses 食物引き金戻人益 2、232 — Recoveries of written off claims (産助債権収立益 2 0 0 Gain on sales of stocks and other securities 株式等売却益 3,101 4,501 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Reversal of allowance for loan losses	Income from derivatives other than for trading or hedging	金融派生商品収益	1, 535	1, 137
Reversal of allowance for loan losses 貸倒引当金戻入益 2、252 — Recoveries of written off claims 信却債権取立益 2 0 0 Gain on sales of stocks and other securities 株式等売却益 3、101 4、501 0 ther その他の経常収益 2、651 4、165 0 rdinary expenses 接着費用 99、234 98、824 Interest expenses 資金調達費用 3、430 4、047 Interest on deposits 預金利息 125 67 Interest on captiable certificates of deposit 議渡性預金利息 125 67 Interest on captiable certificates of deposit 議渡性預金利息 125 67 Interest on payables under repurchase agreements 売現先利息 42 1、330 6 Interest on payables under repurchase agreements 売現先利息 842 1、330 1 1 7 69 Interest on borrowings and rediscounts 債券貸借取引支払利息 842 1、380 Interest on borrowings and rediscounts 債券貸借取引支払利息 1 - 9 0 ther interest expenses その他の支払利息 1 839 1 7 7 69 Interest on interest swaps 金利スワップ支払利息 1 - 9 0 ther interest expenses その他の支払利息 4 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Reversal of allowance for loan losses 貸倒引当金戻入益 2、232 — Recoveries of written off claims (間和債権収立益 2 0 0 名前 on sales of stocks and other securities 株式等売却金 3、101 4、501 0 ther その他の経常収益 2、651 4、165 0 rdinary expenses 経常質用 99、234 98、824 Interest expenses 資金調達費用 99、234 98、824 Interest on deposits Interest on negotiable certificates of deposit 預念利息 619 471 Interest on negotiable certificates of deposit 預念利息 125 67 Interest on negotiable certificates of deposit 預念利息 125 67 Interest on payables under repurchase agreements 売現先利息 13 67 Interest on payables under repurchase agreements 売現先利息 1 842 1 ,380 Interest on payables under repurchase agreements 売現先利息 1 842 1 ,380 Interest on borrowings and rediscounts 信用金利息 1 842 1 ,380 Interest on interest swaps 金利スフップ支払利息 1 9 9 1	Other Other	その他の業務収益	284	0
Recoveries of written off claims (根却候権取立益 3, 101 4, 501 0 ther Gain on sales of stocks and other securities 株式等売却益 3, 101 4, 501 0 ther その他の経常収益 2, 651 4, 165 0 rd inary expenses 経常費用 99, 234 98, 824 Interest expenses 頂金嗣達費用 3, 430 4, 047 Interest on deposits 預金嗣達費用 3, 430 4, 047 Interest on deposits 預金副達費用 3, 430 4, 047 Interest on negotiable certificates of deposit 譲渡性預金刺息 125 67 Interest on negotiable certificates of deposit 譲渡性預金刺息 125 67 Interest on payables under repurchase agreements Interest on payables under repurchase agreements Interest on payables under securities lending transactions 借券貸債取引支払利息 42 1, 380 Interest on interest swaps 金利スワップ支払利息 1 一 の	Recoveries of written off claims (儀却機権取立益 3, 101 4, 501 Other Gain on sales of stocks and other securities 株式等売却益 3, 101 4, 501 Other その他の経常収益 2, 651 4, 165 Profinary expenses 経常費用 99, 234 98, 824 Interest expenses 資金調達費用 3, 430 4, 047 Interest on deposits 預金利息 619 471 Interest on negotiable certificates of deposit 譲渡性預金利息 125 67 Interest on payables under repurchase agreements fluterest on payables under repurchase agreements fluterest on payables under repurchase agreements fluterest on payables under securities lending transactions Interest on interest swaps 金和スワップ支払利息 1 Other interest on interest swaps 金和スワップ支払利息 1 Other interest on interest swaps 金和スワップ支払利息 1 Other interest expenses その他の支払利息 4 4 年 Fees and commissions payments 役務取引等費用 11, 685 12, 526 Fees and commissions on domestic and foreign exchanges 支払為替手費料 1, 283 1, 277 Other fees and commissions on domestic and foreign exchanges その他の後務費用 10, 402 11, 249 Other ordinary expenses その他の後務費用 10, 402 11, 249 Other ordinary expenses その他立を発費用 8, 169 5, 685 Loss on foreign exchange transactions 外国為替売買損 1, 253 666 Loss on trading account securities transactions 所を確保券売買損 6, 886 4, 997 General and administrative expenses 常経費 74, 334 72, 559 Other expenses その他経常費用 1, 614 4, 004 Provision of allowance for loan losses 質別引金級入顧 - 2, 218 Writter-Off of loans 貸出金債卸 1 0 Losses on sales of stocks and other securities 株式等廃却 70 6 EXTraordinary income 特別利益 2, 114 398 Gain on disposal of non-current assets 固定資産処分量 2, 114 398 Gain on disposal of non-current assets 固定資産処分量 2, 114 398 Gain on disposal of non-current assets 固定資産分分量 2, 114 398 Gain on disposal of non-current assets 固定資産分分量 2, 1908 16, 026 Income taxes - current 法人税等副整额 4, 069 989 Total income taxes - deferred 法人税等副整额 4, 069 989 Total income taxes - deferred 法人税等副整额 4, 069 989 Total income taxes - deferred 法人税等副整额 4, 069 989 Total income taxes - deferred 法人税等合計 4, 069 989 Total income taxes - deferred 法人税等的 4, 069	Other income	その他経常収益	7, 988	8, 667
Gain on sales of stocks and other securities 株式等売却益 2,651 4,165 Ordinary expenses 経常費用 99,234 98,824 Interest expenses 経常費用 99,234 98,824 Interest expenses 資金調達費用 3,430 4,047 Interest on deposits 預金調達費用 3,430 4,047 Interest on deposits 預金調達費用 125 67 Interest on negotiable certificates of deposit 譲渡性預金利息 125 67 Interest on payables under repurchase agreements 売現先利息 — 346 Interest on payables under repurchase agreements 売現先利息 — 346 Interest on payables under repurchase agreements 売現先利息 — 346 Interest on payables under rediscounts 信用金利息 1,839 1,769 Interest on interest swaps 金和スフップ支払利息 1 — 00 Other interest swaps 金和スフップ支払利息 1 — 00 Other interest swaps 金和スフップ支払利息 1 — 00 Other interest expenses その他の支払利息 4 4 年 Fees and commissions payments 投務取引等費用 11,685 12,526 Fees and commissions on domestic and foreign exchanges 支払為替手教料 1,283 1,277 0 Other fees and commissions その他の後務費用 10,402 11,249 Other ordinary expenses その他家養費用 8,169 5,685 Loss on foreign exchange transactions 外国為替売買損 1,253 666 Loss on frading account securities transactions 外国為替売買損 29 22 Loss on sales of bonds 国債等債券売却損 6,886 4,997 General and administrative expenses 常経費 74,334 72,559 Other expenses その他能常費用 1,614 4,004 Provision of allowance for loan losses 賞相引金融及額 — 2,218 Written-off of loans 貸出金債却 1 0 Losses on sales of stocks and other securities 株式等売却損 329 — Excess on devaluation of stocks and other securities 株式等売却損 329 — 22	Gain on sales of stocks and other securities 株式等売却益 2, 651 4, 165 Ordinary expenses 経常費用 99, 234 98, 824 Interest expenses 資金調達費用 3, 430 4, 047 Interest on deposits 頂金利息 619 471 Interest on nepotiable certificates of deposit 譲渡性預金利息 125 67 Interest on payables under repurchase agreements Interest on payables under securities lending transactions 信務実債務実債限別支払利息 4 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Reversal of allowance for loan losses	貸倒引当金戻入益	2, 232	_
Other         その他の経常収益         2,651         4,165           Ordinary expenses         経常費用         99,234         98,824           Interest expenses         資金制建費用         3,430         4,047           Interest on deposits         預金利息         619         471           Interest on negotiable certificates of deposit         譲渡性預金利息         125         67           Interest on negotiable certificates of deposit         譲渡性預金利息         125         67           Interest on call money         コールマネー利息         (3)         6           Interest on payables under repurchase agreements         元現先利息         —         346           Interest on payables under rescurities lending transactions         債券貸借取引支払利息         842         1,380           Interest on borrowings and rediscounts         備用金利息         1,839         1,769           Interest on interest swaps         金利スワップ支払利息         1         —           Other interest expenses         その他の支払利息         4         4           Fees and commissions payments         役務取引等費用         11,685         12,526           Fees and commissions payments         投援取引等更有         1,285         1,252           Fees and commissions on domestic and foreign exchanges         支心地の受務費用         10,402         11,2	Other         その他の経常収益         2,651         4,165           Ordinary expenses         経常費用         99,234         98,824           Interest expenses         資金調達費用         3,430         4,047           Interest on deposits         預金利息         619         471           Interest on negotiable certificates of deposit         議選性預金利息         125         67           Interest on negotiable under securities lending transactions         売羽先利息         (3)         6           Interest on payables under securities lending transactions         債券貸借股引支払利息         4         1,330           Interest on payables under rescurities lending transactions         債券貸借股引支払利息         4         1,330           Interest on payables under rescurities lending transactions         債券貸借股引支払利息         1         -           Interest on payables under rescurities lending transactions         債務貸借股引支払利息         1         -           Interest on payables under rescurities lending transactions         債務負債股利司         1         -           Other interest expenses         その他の支払利息         1         -           Other interest on payables under rescurities         支払高額         2         4         4           Fees and commissions payments         役務取引等債務付別等裁判         1         28         2	Recoveries of written off claims	償却債権取立益	2	0
Portinary expenses   経常費用   99,234   98,824     Interest expenses   資金調達費用   3,430   4,047     Interest on deposits   預金利息   619   471     Interest on call money   コールマネー利息   125   67     Interest on payables under repurchase agreements   元男先利息   125   67     Interest on payables under securities lending transactions   債券貸債取引支払利息   842   1,380     Interest on payables under securities lending transactions   債券貸債取引支払利息   842   1,380     Interest on borrowings and rediscounts   億用金利息   1,839   1,769     Interest on interest swaps   金利スワップ支払利息   1   -	Ordinary expenses   経常費用   99,234   98,824     Interest expenses   資金調達費用   3,430   4,047     Interest on deposits   預金利息   619   471     Interest on negotiable certificates of deposit   議選性預金利息   125   67     Interest on negotiable certificates of deposit   議選性預金利息   125   67     Interest on payables under repurchase agreements   115   125   1346     Interest on payables under repurchase agreements   115   1346   145   145     Interest on payables under securities lending transactions   信用金利息   1,839   1,769     Interest on borrowings and rediscounts   信用金利息   1,839   1,769     Interest on interest swaps   金和スフップ支払利息   1   -	Gain on sales of stocks and other securities	株式等売却益	3, 101	4, 501
Interest expenses   資金調達費用	Interest expenses   資金調達費用	Other	その他の経常収益	2, 651	4, 165
Interest on deposits   預金利息   619   471     Interest on negotiable certificates of deposit   譲渡性預金利息   125   67     Interest on call money	Interest on deposits   預金利息   619   471     Interest on negotiable certificates of deposit   譲渡性預金利息   125   67     Interest on call money   コールマネー利息   (3)   6     Interest on payables under repurchase agreements   売現入利息   - 346     Interest on payables under repurchase agreements   売現入利息   - 346     Interest on payables under securities lending transactions   債券貨債取引支払利息   842   1,380     Interest on borrowings and rediscounts   借用金利息   1,839   1,769     Interest on interest swaps   金利スワップ支払利息   1   - 0     Other interest expenses   その他の支払利息   4   4     Fees and commissions payments   役務取引等費用   11,685   12,526     Fees and commissions on domestic and foreign exchanges   支放為替手数料   1,283   1,277     Other fees and commissions   その他の役務費用   10,402   11,249     Other ordinary expenses   その他食務費用   10,402   11,249     Other ordinary expenses   その他食務費用   10,402   11,249     Other ordinary expenses   その他を発費用   8,169   5,685     Loss on foreign exchange transactions   新高格価証券売買損   29   22     Loss on sales of bonds   国債等債券売却損   6,886   4,997     General and administrative expenses   老の他能常費用   1,614   4,004     Provision of allowance for loan losses   貸倒引当金線入額   - 2,218     Written-off of loans   貸出金債却   1   0     Losses on sales of stocks and other securities   株式等売却損   329   - 2,218     Written-off of loans   貸出金債却   1   0     Losses on devaluation of stocks and other securities   株式等売却損   329   - 2,218     Extraordinary income   特別科益   2,114   398     Extraordinary income   特別科益   2,114   398     Extraordinary income   特別科益   2,114   398     Extraordinary income   大利益   2,114   398     Loss on disposal of non-current assets   固定資産処分損   246   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195   195	Ordinary expenses	経常費用	99, 234	98, 824
Interest on negotiable certificates of deposit	Interest on negotiable certificates of deposit   譲渡性預金利息   125   67     Interest on call money コールマネー利息   (3) 6     Interest on payables under repurchase agreements	Interest expenses	資金調達費用	3, 430	4, 047
Interest on call money	Interest on call money	Interest on deposits	預金利息		
Interest on call money	Interest on call money	Interest on negotiable certificates of deposit	譲渡性預金利息		67
Interest on payables under repurchase agreements	Interest on payables under repurchase agreements   1,380   1,1839   1,380   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,839   1,769   1,769   1,839   1,769   1,769   1,839   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,769   1,778   1,778   1,778   1,778   1,778   1,778   1,778   1,778   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774   1,774		コールマネー利息		
Interest on payables under securities lending transactions	Interest on payables under securities lending transactions	Interest on payables under repurchase agreements	売現先利息	<del>-</del>	346
Interest on borrowings and rediscounts	Interest on borrowings and rediscounts			842	
Interest on interest swaps 金利スワップ支払利息 1	Interest on interest swaps				
Other interest expenses         その他の支払利息         4         4           Fees and commissions payments         役務取引等費用         11,685         12,526           Fees and commissions on domestic and foreign exchanges         支払為替手数料         1,283         1,277           Other fees and commissions         その他の役務費用         10,402         11,249           Other ordinary expenses         その他の後務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on trading account securities transactions         商品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引金繰入額         —         2,218           Written-off of loans         貸出金債却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等売却損         2,114         398           Extraordinary profit         経常利益         2,114	Other interest expenses         その他の支払利息         4         4           Fees and commissions payments         役務取引等費用         11,685         12,526           Fees and commissions on domestic and foreign exchanges         支払為替手数料         1,283         1,277           Other fees and commissions         その他の役務費用         10,402         11,249           Other ordinary expenses         その他の役務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on frading account securities transactions         所国為特売買損         29         22           Loss on sales of bonds         国債等债券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他軽常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金線入額         —         2,218           Written-off of loans         貸出金債却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等売却損         70         6           Other         その他の経常費用         1,213         1,778 </td <td></td> <td>金利スワップ支払利息</td> <td>1</td> <td></td>		金利スワップ支払利息	1	
Fees and commissions payments         役務取引等費用         11,685         12,526           Fees and commissions on domestic and foreign exchanges         支払為替手数料         1,283         1,277           Other fees and commissions         その他の役務費用         10,402         11,249           Other ordinary expenses         その他家務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on trading account securities transactions         所品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         ど本の他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2,218           Written-off of loans         貸出金債却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等売却損         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398 </td <td>Fees and commissions payments         役務取引等費用         11,685         12,526           Fees and commissions on domestic and foreign exchanges         支払為替手数料         1,283         1,277           Other fees and commissions         その他の後務費用         10,402         11,249           Other ordinary expenses         その他業務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on trading account securities transactions         商品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金機入額         —         2,218           Written-off of loans         貸倒引当金債却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等売却損         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別損失         2,114</td> <td>•</td> <td></td> <td>4</td> <td>4</td>	Fees and commissions payments         役務取引等費用         11,685         12,526           Fees and commissions on domestic and foreign exchanges         支払為替手数料         1,283         1,277           Other fees and commissions         その他の後務費用         10,402         11,249           Other ordinary expenses         その他業務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on trading account securities transactions         商品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金機入額         —         2,218           Written-off of loans         貸倒引当金債却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等売却損         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別損失         2,114	•		4	4
Fees and commissions on domestic and foreign exchanges         支払為替手数料         1,283         1,277           Other fees and commissions         その他の役務費用         10,402         11,249           Other ordinary expenses         その他業務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         -         2,218           Written-off of loans         貸出金價却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         -           Losses on devaluation of stocks and other securities         株式等売却損         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Gain on disposal of non-current assets         固定資産処分損         246         195	Fees and commissions on domestic and foreign exchanges         支払為替手数料         1,283         1,277           Other fees and commissions         その他の役務費用         10,402         11,249           Other ordinary expenses         その他業務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2,218           Written-off of loans         貸出金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等償却         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Gain on disposal of non-current assets         固定資産処分益         2,114         398	·		•	12 526
Other fees and commissions         その他の役務費用         10,402         11,249           Other ordinary expenses         その他業務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on trading account securities transactions         商品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2,218           Written-off of loans         貸出金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等償却         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary losses         特別利益         2,114         398           Extraordinary losses         特別損失         246         195           Impairment loss	Other fees and commissions         その他の役務費用         10,402         11,249           Other ordinary expenses         その他業務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on trading account securities transactions         商品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業養費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2,218           Written-off of loans         貸出金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等償却         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Gain on disposal of non-current assets         固定資産処分損         24         195           Loss o				
Other ordinary expenses         その他業務費用         8,169         5,685           Loss on foreign exchange transactions         外国為替売買損         1,253         666           Loss on trading account securities transactions         商品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2,218           Written-off of loans         貸出金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等農却         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Extraordinary losses         特別損失         669         453           Loss on disposal of non-current assets         固定資産処分損         246         195           Impairment loss	Other ordinary expenses         その他業務費用         8, 169         5, 685           Loss on foreign exchange transactions         外国為替売買損         1, 253         666           Loss on trading account securities transactions         商品有価証券売買損         29         22           Loss on sales of bonds         国債等債券売却損         6, 886         4, 997           General and administrative expenses         営業経費         74, 334         72, 559           Other expenses         その他経常費用         1, 614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2, 218           Written-off of loans         貸出金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等償却         70         6           Other         その他の経常費用         1, 213         1, 778           Ordinary profit         経常利益         20, 463         16,082           Extraordinary income         特別利益         2, 114         398           Gain on disposal of non-current assets         固定資産処分益         2, 114         398           Loss on disposal of non-current assets         固定資産処分益         246         195      <				
Loss on foreign exchange transactions	Loss on foreign exchange transactions				
Loss on trading account securities transactions   商品有価証券売買損   29   22	Loss on trading account securities transactions				
Loss on sales of bonds         国債等債券売却損         6,886         4,997           General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2,218           Written-off of loans         貸出金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等償却         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Gain on disposal of non-current assets         固定資産処分益         2,114         398           Extraordinary losses         特別損失         669         453           Loss on disposal of non-current assets         固定資産処分益         246         195           Impairment loss         減損損失         422         258           Income before income taxes         税引前当期純利益         21,908         16,026           Income taxes - current         法人税、住民稅及び	Loss on sales of bonds   国債等債券売却損   6,886   4,997   General and administrative expenses   営業経費   74,334   72,559   Other expenses   その他経常費用   1,614   4,004   Provision of allowance for loan losses   貸倒引当金繰入額   - 2,218   Written-off of loans   貸出金償却   1   0   Losses on sales of stocks and other securities   株式等売却損   329   - Losses on devaluation of stocks and other securities   株式等売却損   329   - Compared   1,213   1,778   1,778   1,213   1,778   1,213   1,778   1,778   1,213   1,778   1,213   1,778   1,213   1,778   1,213   1,778   1,213   1,778   1,213   1,778   1,214   1,214   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,215   1,2				= = =
General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         —         2,218           Written-off of loans         貸租金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         —           Losses on devaluation of stocks and other securities         株式等償却         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Gain on disposal of non-current assets         固定資産処分益         2,114         398           Extraordinary losses         特別損失         669         453           Loss on disposal of non-current assets         固定資産処分損         246         195           Impairment loss         減損損失         422         258           Income before income taxes         税引前当期純利益         21,908         16,026           Income taxes - current         法人税、住民税及び事業税         1,374         662           Income taxes - deferred         法人税等	General and administrative expenses         営業経費         74,334         72,559           Other expenses         その他経常費用         1,614         4,004           Provision of allowance for loan losses         貸倒引当金繰入額         一         2,218           Written-off of loans         貸出金償却         1         0           Losses on sales of stocks and other securities         株式等売却損         329         一           Losses on devaluation of stocks and other securities         株式等償却         70         6           Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Gain on disposal of non-current assets         固定資産処分益         2,114         398           Extraordinary losses         特別損失         669         453           Loss on disposal of non-current assets         固定資産処分益         246         195           Impairment loss         減損損失         422         258           Income before income taxes         税引前当期純利益         21,908         16,026           Income taxes - current         法人稅、住民稅及び事業稅         1,374         662           Income taxes - deferred         法人稅等調				
Other expenses       その他経常費用       1,614       4,004         Provision of allowance for loan losses       貸倒引当金繰入額       —       2,218         Written-off of loans       貸出金償却       1       0         Losses on sales of stocks and other securities       株式等売却損       329       —         Losses on devaluation of stocks and other securities       株式等償却       70       6         Other       その他の経常費用       1,213       1,778         Ordinary profit       経常利益       20,463       16,082         Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989	Other expenses       その他経常費用       1,614       4,004         Provision of allowance for loan losses       貸倒引当金繰入額       -       2,218         Written-off of loans       貸出金償却       1       0         Losses on sales of stocks and other securities       株式等売却損       329       -         Losses on devaluation of stocks and other securities       株式等償却       70       6         Other       その他の経常費用       1,213       1,778         Ordinary profit       経常利益       20,463       16,082         Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989         Total income taxes       法人税等合計       5,443       1,652				
Provision of allowance for loan losses       貸倒引当金繰入額       —       2,218         Written-off of loans       貸出金償却       1       0         Losses on sales of stocks and other securities       株式等売却損       329       —         Losses on devaluation of stocks and other securities       株式等償却       70       6         Other       その他の経常費用       1,213       1,778         Ordinary profit       経常利益       20,463       16,082         Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989	Provision of allowance for loan losses       貸倒引当金繰入額       一       2,218         Written-off of loans       貸出金償却       1       0         Losses on sales of stocks and other securities       株式等売却損       329       一         Losses on devaluation of stocks and other securities       株式等償却       70       6         Other       その他の経常費用       1,213       1,778         Ordinary profit       経常利益       20,463       16,082         Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分益       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税等調整額       4,069       989         Total income taxes       法人税等高額額       5,443       1,652	·			
Written-off of loans       貸出金償却       1       0         Losses on sales of stocks and other securities       株式等売却損       329       -         Losses on devaluation of stocks and other securities       株式等償却       70       6         Other       その他の経常費用       1,213       1,778         Ordinary profit       経常利益       20,463       16,082         Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989	Written-off of loans       貸出金償却       1       0         Losses on sales of stocks and other securities       株式等売却損       329       —         Losses on devaluation of stocks and other securities       株式等償却       70       6         Other       その他の経常費用       1,213       1,778         Ordinary profit       経常利益       20,463       16,082         Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989         Total income taxes       法人税等合計       5,443       1,652	·		1, 01 <del>4</del>	
Losses on sales of stocks and other securities 株式等売却損 329 日本	Losses on sales of stocks and other securities 株式等売却損 329 日本等の			1	
Losses on devaluation of stocks and other securities 株式等償却 70 6 0ther	Losses on devaluation of stocks and other securities   株式等償却   70   6     Other   その他の経常費用   1,213   1,778     Ordinary profit   経常利益   20,463   16,082     Extraordinary income   特別利益   2,114   398     Gain on disposal of non-current assets   固定資産処分益   2,114   398     Extraordinary losses   特別損失   669   453     Loss on disposal of non-current assets   固定資産処分損   246   195     Impairment loss   減損損失   422   258     Income before income taxes   税引前当期純利益   21,908   16,026     Income taxes - current   法人税、住民税及び事業税   1,374   662     Income taxes - deferred   法人税等調整額   4,069   989     Total income taxes   法人税等合計   5,443   1,652			•	_
Other       その他の経常費用       1,213       1,778         Ordinary profit       経常利益       20,463       16,082         Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989	Other         その他の経常費用         1,213         1,778           Ordinary profit         経常利益         20,463         16,082           Extraordinary income         特別利益         2,114         398           Gain on disposal of non-current assets         固定資産処分益         2,114         398           Extraordinary losses         特別損失         669         453           Loss on disposal of non-current assets         固定資産処分損         246         195           Impairment loss         減損損失         422         258           Income before income taxes         税引前当期純利益         21,908         16,026           Income taxes - current         法人税、住民税及び事業税         1,374         662           Income taxes - deferred         法人税等調整額         4,069         989           Total income taxes         法人税等合計         5,443         1,652				
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Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989	Extraordinary income       特別利益       2,114       398         Gain on disposal of non-current assets       固定資産処分益       2,114       398         Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989         Total income taxes       法人税等合計       5,443       1,652				
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Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989	Extraordinary losses       特別損失       669       453         Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989         Total income taxes       法人税等合計       5,443       1,652				
Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989	Loss on disposal of non-current assets       固定資産処分損       246       195         Impairment loss       減損損失       422       258         Income before income taxes       税引前当期純利益       21,908       16,026         Income taxes - current       法人税、住民税及び事業税       1,374       662         Income taxes - deferred       法人税等調整額       4,069       989         Total income taxes       法人税等合計       5,443       1,652				
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Income taxes - deferred法人税等調整額4,069989	Income taxes - deferred       法人税等調整額       4,069       989         Total income taxes       法人税等合計       5,443       1,652				
	Total income taxes         法人税等合計         5,443         1,652				
1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -					
	Net Income 当期純利益 16,464 14,374				
Net Income		Net income	当期純利益	16, 464	14, 374

# II. Digest of financial results for the year ended March 31, 2018

#### 1. Summary (Non-Consolidated)

					(¥ billions)
	Year ende	ed Mar.31,	Increase/	Performance	Change from
	2017	2018	(Decrease)	Forecast (May 12,2017)	forecast
Core gross profit	92.1	87.9	(4.1)	90.0	(2.0)
Core operating profit	17.8	15.6	(2.1)	15.4	0.2
Ordinary profit	20.4	16.0	(4.3)	17.1	(1.0)
Net income	16.4	14.3	(2.0)	12.0	2.3
Deposits and NCDs (Average balance)	7,992.4	8,259.8	267.4		
Loans and bills discounted (Average balance)	5,937.9	6,210.5	272.6		
Capital Adequacy Ratio (Domestic) (%)	13.20%	12.97%	(0.23%)		
ROE (%)	4.29%	3.56%	(0.73%)		

NCDs = Negotiable certificates of deposit

Net income for the current fiscal year

ROE = (Total net assets at beginning of fiscal year\* + Total net assets at end of fiscal year\*) / 2

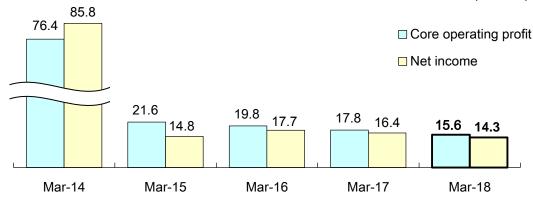
\*Excluding share acquisition rights

Core gross profit = Net interest income + Net fees and commissions + Net other operating income(excluding gains (losses) on bonds)

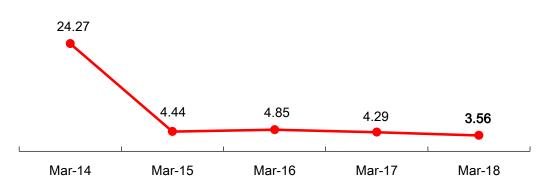
Core operating profit = Core gross profit - Expenses(excluding non-recurring losses)

#### O Core operating profit and Net income

(¥ billions)



O ROE



# 2. Income Summary

# [Non-Consolidated]

[Non consolidated]			(¥ billions)
	Year end	ed Mar.31,	Increase/
	2017	2018	(Decrease)
Core gross profit	92.1	87.9	(4.1)
Net interest income	75.4	72.7	(2.6)
Net fees and commissions	16.1	14.7	(1.4)
Net other operating income (excluding gains (losses) on bonds)	0.5	0.4	(0.0)
Expenses(excluding non-recurring losses)	74.2	72.3	(1.9)
Core OHR (%)	80.62%	82.17%	1.55%
Personnel	31.0	30.0	(0.9)
Facilities	38.1	37.1	(0.9)
Taxes	5.0	5.0	0.0
Core operating profit	17.8	15.6	(2.1)
Credit cost	(1.8)	2.5	4.3
Gains (losses) on securities	(1.0)	0.4	1.4
Net other non-recurring income (loss) (including gains (losses) on money held in trust)	1.8	2.4	0.6
Ordinary profit	20.4	16.0	(4.3)
Net income	16.4	14.3	(2.0)

# [Consolidated]

			(¥ billions)
	Year ende	ed Mar.31,	Increase/
	2017	2018	(Decrease)
Core gross profit	96.1	92.2	(3.9)
Ordinary profit	21.3	15.1	(6.2)
Profit attributable to owners of parent	16.7	13.6	(3.0)
Core operating profit	20.0	18.0	(2.0)

#### 3. Deposits and NCDs(Non-Consolidated)

#### [Average Balance]

(¥ billions) Year ended Mar.31, Increase/ (Decrease) 2017 2018 7,992.4 8,259.8 267.4 Deposits and NCDs Yield on deposits and NCDs (%) 0.00% 0.00% (0.00%)Corporate 2,134.1 2,245.4 111.3 Individual 5,399.7 5,215.9 183.8 Public sectors and financial institutions 642.4 614.7 (27.6)

#### [Outstanding Balance]

(¥ billions)

(¥ billions)

	As of M	1ar.31,	Increase/
	2017	2018	(Decrease)
Deposits and NCDs	8,182.5	8,439.8	257.3
Deposit assets	327.9	314.3	(13.6)
Safe custody of public bonds	153.3	141.9	(11.3)
Investment trusts	174.6	172.3	(2.3)
Total	8,510.5	8,754.2	243.6
<reference> Individual annuity insurance, etc.</reference>	586.5	634.8	48.3

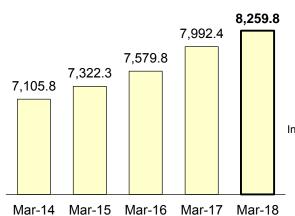
<sup>\*</sup> Deposit assets = Safe custody of public bonds + Investment trusts Investment trusts are stated at fair value. Individual annuity insurance, etc. sales reflect cumulative sales amounts.

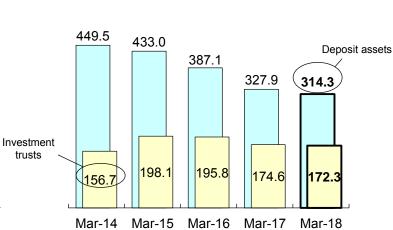
(¥ billions)

# O Deposits and NCDs (Average Balance)

#### O Deposit assets and Investment trusts

(Outstanding Balance)





#### 4. Loans and bills discounted (Non-Consolidated)

#### [Average Balance]

			(¥ billions)
	Year ende	ed Mar.31,	Increase/
	2017	2018	(Decrease)
Loans and bills discounted	5,937.9	6,210.5	272.6
Yield on loans and bills discounted (%)	1.07%	1.00%	(0.07%)
Enterprises	2,584.1	2,595.4	11.2
Individuals	1,690.5	1,738.5	47.9
Residential loans	1,574.1	1,607.6	33.4
Consumer loans	116.4	130.8	14.4
Public sectors	1,663.1	1,876.6	213.4

<sup>\*</sup> Consumer loans = Car loans ,card loans ,etc.

#### [Outstanding Balance]

(¥ billions)

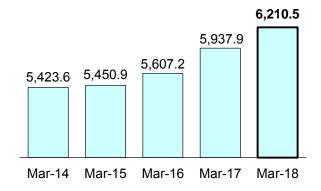
	As of N	Mar.31,	Increase/ (Decrease)	
	2017	2018		
Loans and bills discounted	6,108.8	6,309.3	200.4	
Enterprises	2,591.2	2,615.8	24.5	
Individuals	1,718.9	1,769.5	50.5	
Public sectors	1,798.6	1,924.0	125.3	
SMEs, etc	3,468.8	3,562.3	93.4	
In Hokkaido	5,160.7	5,270.9	110.2	

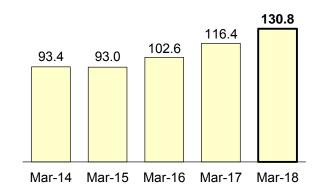
<sup>\*</sup> SMEs, etc = SMEs + Individuals

Public sector loans include loans to government and land development public corporations.

# O Loans and bills discounted (Average Balance) (¥ billions)

#### O Consumer loans (Average Balance)



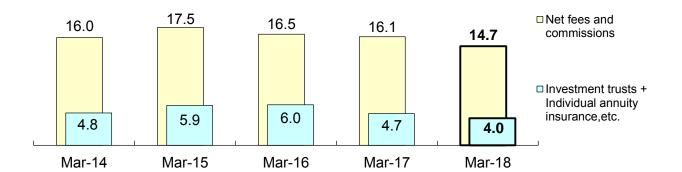


#### 5. Fees and commissions (Non-Consolidated)

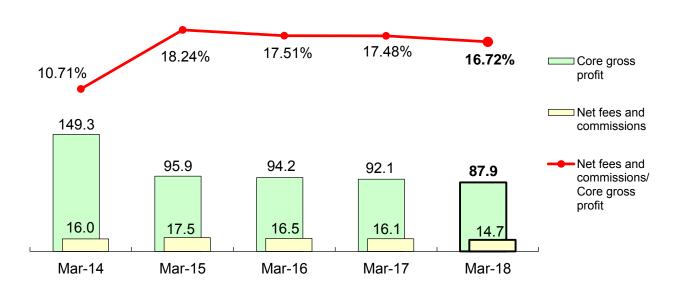
			(¥ billions)	
	Year ende	Year ended Mar.31,		
	2017	2018	(Decrease)	
Fees and commissions	27.8	27.3	(0.5)	
Of which, domestic and foreign exchanges	8.2	8.1	(0.0)	
Of which, investment trusts	2.0	2.0	0.0	
Of which, individual annuity insurance, etc.	2.7	2.0	(0.7)	
Fees and commissions payments	11.6	12.5	0.8	
Of which, group credit life insurance	4.7	4.7	(0.0)	
Of which, guarantee	3.4	4.3	0.8	
Net fees and commissions	16.1	14.7	(1.4)	

#### O Net fees and commissions

(¥ billions)



#### O Core gross profit and Net fees and commissions



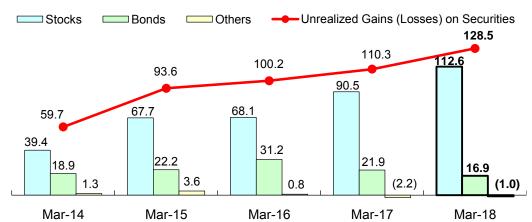
#### 6. Securities (Non-consolidated)

						(¥ billions)	
	As of Mar.31,					Increase/	
	2017 <b>2018</b>			(Decrease)			
	Acquisition cost	Unrealized Gains (Losses)	Acquisition cost Unrealized Gains (Losses)		Acquisition cost	Unrealized Gains (Losses)	
Stocks	53.3	90.5	51.4	112.6	(1.8)	22.0	
Bonds	1,246.9	21.9	1,121.9	16.9	(124.9)	(5.0)	
Others	316.5	(2.2)	183.7	(1.0)	(132.7)	1.1	
Total	1,616.7	110.3	1,357.2	128.5	(259.5)	18.1	
Nikkei stock average (¥)		18,909		21,454		2,545	
New 10-year Japanese government bond (JGB) yield (%)		0.065%		0.045%		(0.020%)	

<sup>\*</sup> Excluding trading account securities

#### O Unrealized Gains (Losses) on Securities

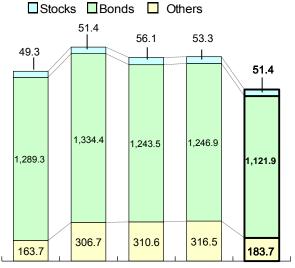
(¥ billions)

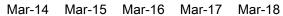


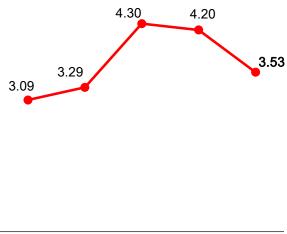
#### O Acquisition cost on Securities

#### O Average duration to maturity of yen bonds

(¥ billions) (years)







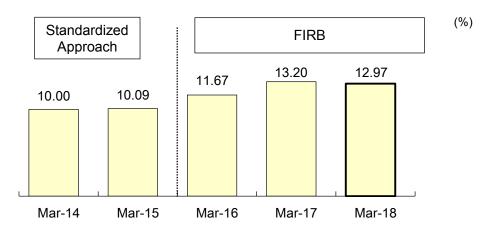
Mar-14 Mar-15 Mar-16 Mar-17 Mar-18 \*Including floating-rate JGBs

#### 7. Capital Adequacy Ratio (Domestic)

(¥ billions)

	Non-Consolidated			Consolidated		
	As of Mar.31, 2017	As of Mar.31, 2018	Increase/ (Decrease)	As of Mar.31, 2017	As of Mar.31, 2018	Increase/ (Decrease)
Capital Adequacy Ratio (%)	13.20%	12.97%	(0.23%)	13.54%	13.29%	(0.25%)
Capital	335.6	338.8	3.1	351.9	355.5	3.6
Risk-adjusted assets	2,542.2	2,610.5	68.2	2,598.4	2,673.5	75.1

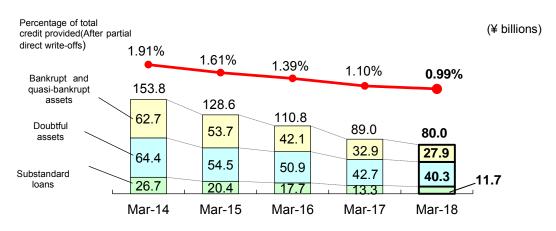
#### O Capital Adequacy Ratio(Non-Consolidated)



#### 8. Problem Assets Based on the Financial Revitalization Law (Non-Consolidated)

				(+ billions)	
		As of N	Increase/		
		2017	2018	(Decrease)	
	Bankrupt and quasi-bankrupt assets	32.9	27.9	(5.0)	
	Doubtful assets	42.7	40.3	(2.3)	
	Substandard loans	13.3	11.7	(1.5)	
Prol	blem assets based on the Financial Revitalization Law	89.0	80.0	(8.9)	
	Percentage of total credit provided (%)	1.41%	1.23%	(0.18%)	
	After partial direct write-offs (%) *	1.10%	0.99%	(0.11%)	

<sup>\*</sup>Partial direct write-offs have not been implemented. The figures as they would appear after partial direct write-offs are shown for reference.



#### **III.** Performance Forecasts

# [Non-Consolidated]

(¥ billions)

	Six months ended Sep.30,  1 st Half of FY2017 Actual Forecast Increase/ (Decrease)			Year ended Mar.31,		
				FY2017 Actual	FY2018 Forecast	Increase/ (Decrease)
Ordinary income	60.8	55.7	(5.1)	114.9	110.7	(4.2)
Core gross profit	43.5	44.2	0.6	87.9	89.3	1.3
Expenses (excluding non-recurring losses)	37.0	36.0	(1.0)	72.3	71.3	(1.0)
Core operating profit	6.4	8.2	1.7	15.6	18.0	2.3
Credit cost	(2.3)	0.8	3.1	2.5	1.5	(1.0)
Ordinary profit	12.2	9.4	(2.8)	16.0	20.5	4.4
Net income	9.8	6.2	(3.6)	14.3	13.5	(0.8)

# [Consolidated]

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,			
	1 <sup>st</sup> Half of FY2017 Actual	1 <sup>st</sup> Half of FY2018 Forecast	Increase/ (Decrease)	FY2017 Actual	FY2018 Forecast	Increase/ (Decrease)	
Ordinary income	73.6	70.0	(3.6)	143.6	140.3	(3.3)	
Core gross profit	45.4	46.6	1.1	92.2	94.9	2.6	
Expenses (excluding non-recurring losses)	38.0	37.0	(1.0)	74.2	73.7	(0.5)	
Credit cost	(1.1)	1.9	3.0	5.7	3.8	(1.9)	
Ordinary profit	11.9	9.6	(2.3)	15.1	21.2	6.0	
Profit attributable to owners of parent	9.4	6.1	(3.3)	13.6	13.7	0.0	
Core operating profit	7.3	9.6	2.2	18.0	21.2	3.1	

Please be cautious this report is an English translation of the Japanese original. Please refer to the Japanese version for more information.