Financial Highlights

Consolidated ordinary profit increased by ¥5.4 billion compared with the previous fiscal year, to ¥78.2 billion. Net income increased by ¥2.2 billion compared with the previous fiscal year, to ¥46.4 billion, marking the fifth consecutive year of increased income.

The balance of loans increased by ¥170.9 billion from the previous fiscal year-end, to ¥8,083.0 billion. Among these, SME loans outstanding increased by ¥93.9 billion and housing loans outstanding increased by ¥99.4 billion from the balance at the end of the previous fiscal year.

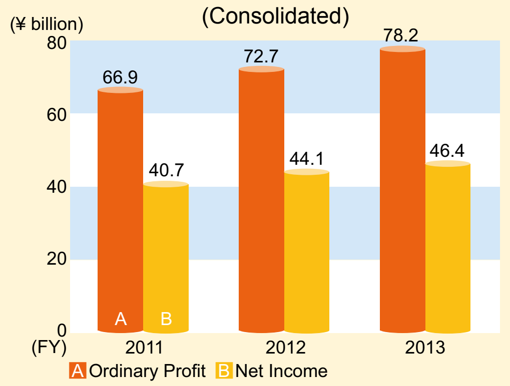
The balance of deposits, including negotiable certificates of deposit (NCD), increased by ¥571.4 billion compared with the previous fiscal year-end, to ¥10,541.2 billion, mainly due to an increase in personal deposits.

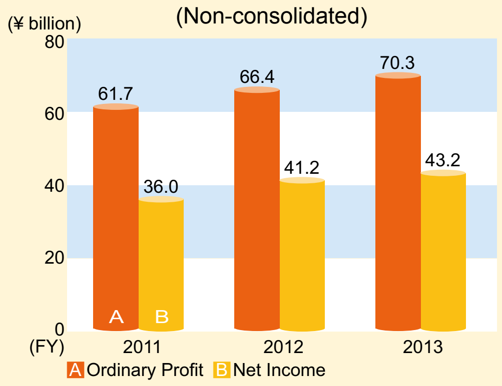
Sales of investment-type financial products increased by ¥85.0 billion year on year to ¥252.5 billion.

The total capital ratio under Basel III was 13.69% on a consolidated basis and 13.04% on a non-consolidated basis.

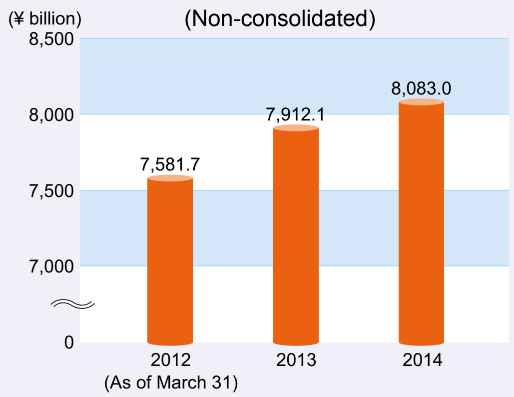
Return on equity (ROE) was 6.13% and the overhead ratio (OHR) was 55.93% on a non-consolidated basis.

Income

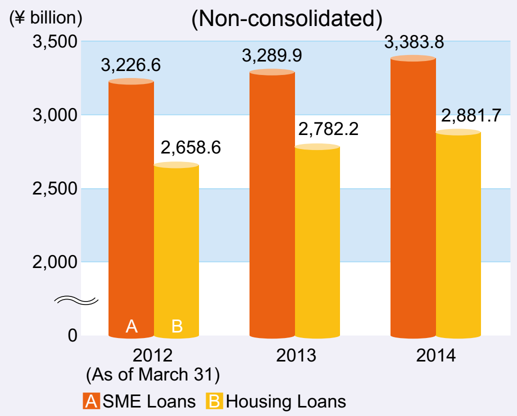




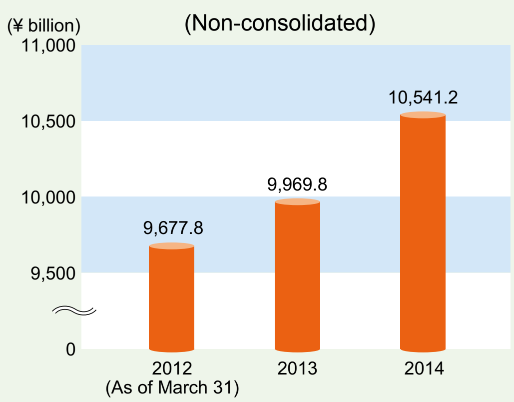
Loans and Bills Discounted



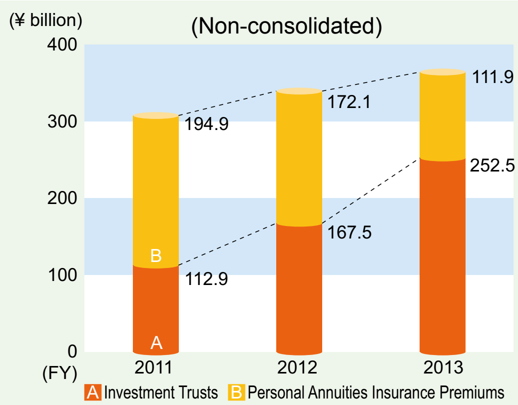
SME Loans and Housing Loans



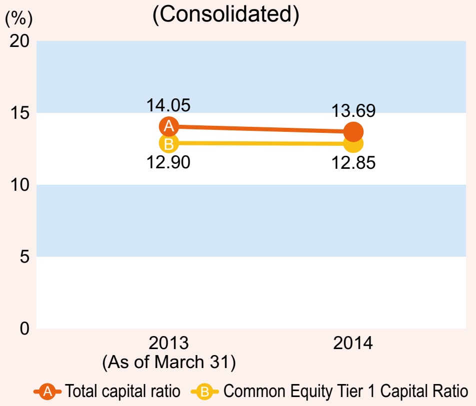
Deposits including NCD

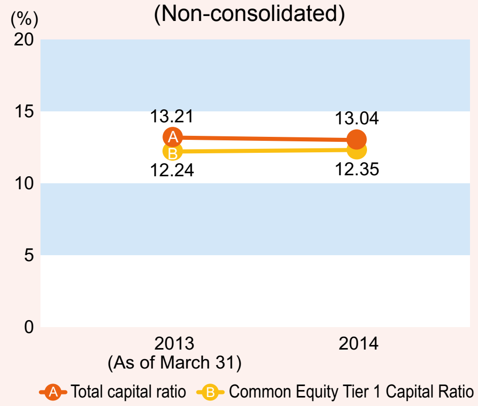


Sales of Investment- Type Financial Products



Capital Ratio (Basel III)





Explanation of Terminology

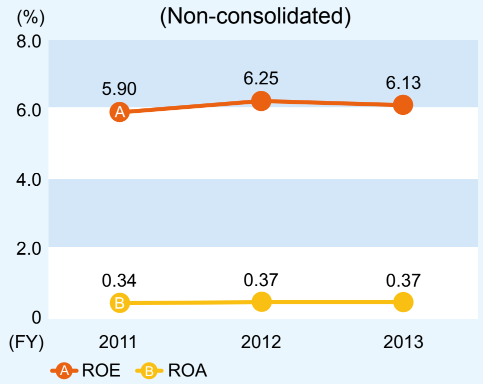
Basel III

Based on the lessons from the financial crisis triggered by the collapse of Lehman Brothers, Basel III was introduced as a new regulatory framework to restrain excessive risk-taking by financial institutions and to strengthen their ability to absorb losses, thereby maintaining the soundness of financial institutions. Under Basel III, financial institutions are obligated to maintain capital adequacy at a fixed percentage (minimum level) for those risk assets such as investments and loans for which there is concern about incurring losses.

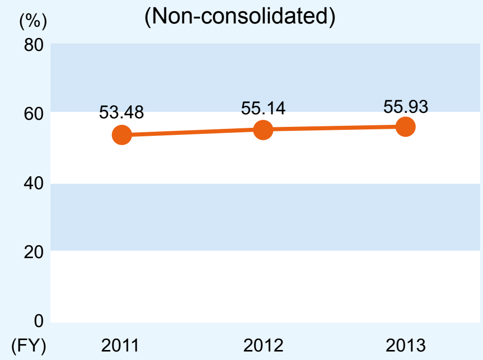
Common Equity Tier1 Capital Ratio

The portion of core equity capital (Tier 1 capital) composed of common equity and retained earnings, which are considered high-quality capital with a high ability to absorb losses, is called Common Equity Tier 1 Capital. Under Basel III, a minimum level has been prescribed for the Common Equity Tier 1 Capital Ratio in addition to minimum levels for the Total Capital Ratio and for the Tier 1 Capital Ratio.

ROE, ROA



OHR



Explanation of Terminology

ROE, ROA

ROE is net income for the fiscal year divided by average net assets. Average net assets is the sum of net assets at the beginning and end of the period divided by two. ROE is an indicator of capital efficiency. ROA is net income for the fiscal year divided by the average balance of total assets and is an indicator of the efficiency of asset management.

OHR(Over-Head Ratio)

The overhead ratio (OHR) is operating expenses divided by gross business profit (corresponds to gross profit in regular businesses), and a lower ratio is an indicator of high efficiency and productivity.