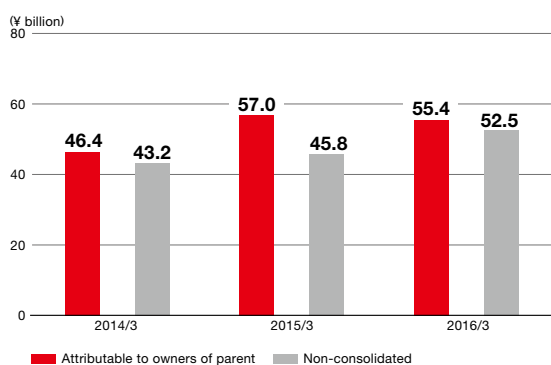


# Financial Highlights

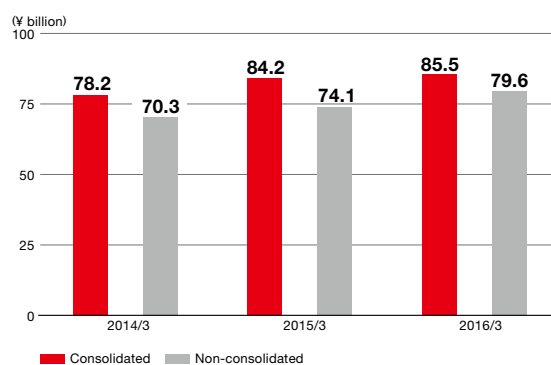
Consolidated ordinary profit for the fiscal year ended March 31, 2016 increased by ¥1.3 billion compared with the previous fiscal year to ¥85.5 billion. Profit attributable to owners of parent decreased by ¥1.5 billion compared with the previous fiscal year to ¥55.4 billion.

In exclusion of the gain on negative goodwill, etc. of ¥7.0 billion recognized in the previous year, profit attributable to owners of parent would have increased ¥5.4 billion year on year to yet another record.

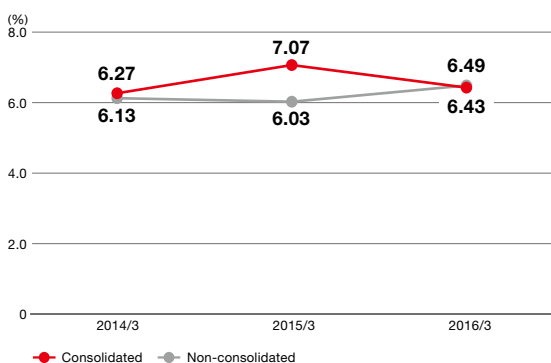
## Profit



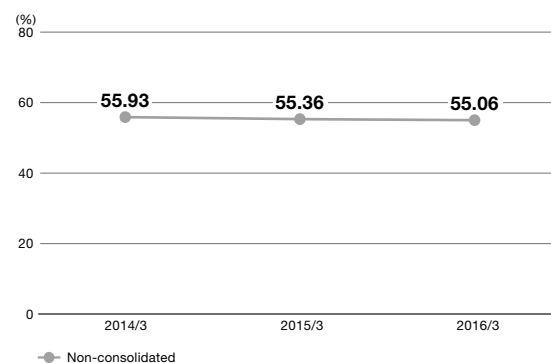
## Ordinary Profit



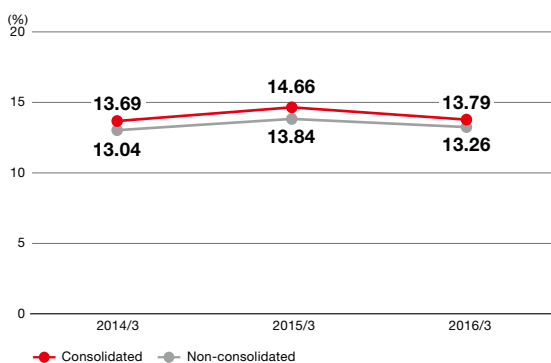
## ROE



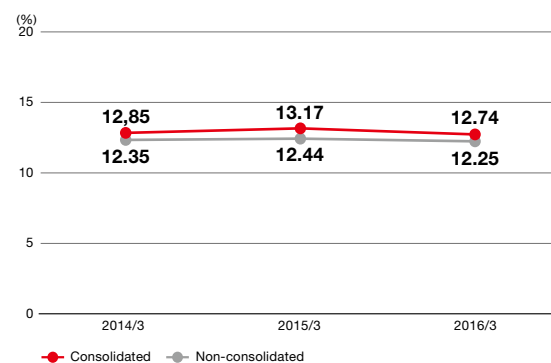
## OHR



## Total Capital Ratio (BIS Guidelines)



## Common Equity Tier 1 Capital Ratio

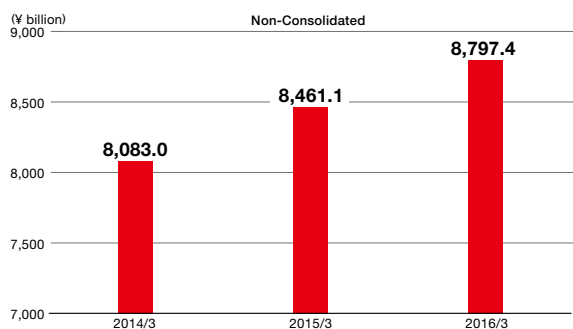


The total capital ratio was 13.79% on a consolidated basis and 13.26% on a non-consolidated basis.

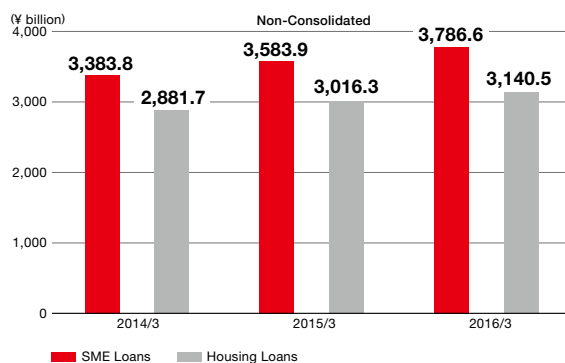
The balance of loans increased by ¥336.2 billion from the previous fiscal year-end to ¥8,797.4 billion. Among these, SME loans outstanding increased by ¥202.6 billion and housing loans outstanding increased by ¥124.1 billion from the balance at the end of the previous fiscal year.

The balance of deposits, including negotiable certificates of deposit (NCD) increased by ¥271.7 billion compared with the previous fiscal year-end to ¥11,539.2 billion.

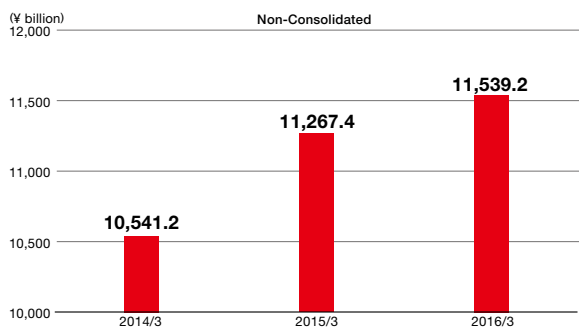
### Balance of Loans



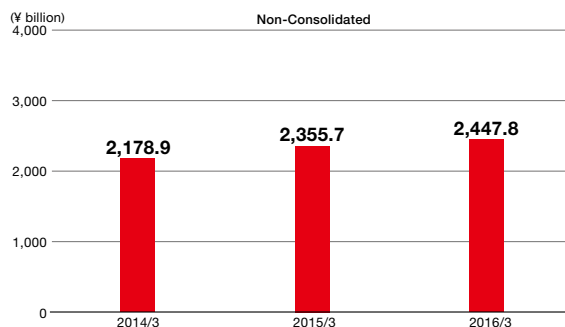
### SME Loans and Housing Loans



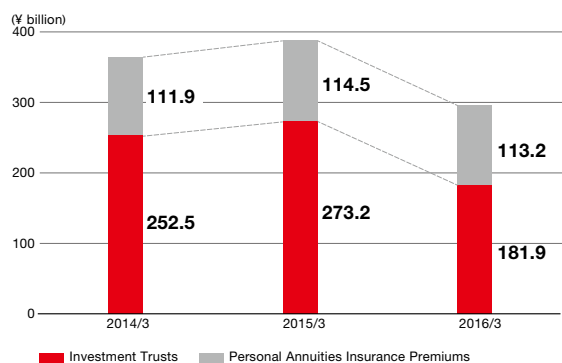
### Balance of Deposits including NCD



### Balance of Investment Securities



### Sales of Investment-Type Financial Products



### Group Total Balance of Financial Products

