

Changes in Principal Management Indices in last 5 years (Non-Consolidated)

	Japanese Yen						US Dollars
	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012		FY 2012
Operating income	53,261	40,699	42,115	40,684	44,806	Million	545,151 thousands
Ordinary income	4,184	-23,869	8,862	6,973	10,635	Million	129,395 thousands
Net income	2,268	-21,858	8,753	6,632	5,036	Million	61,273 thousands
Paid-in capital	10,662	10,662	14,697	14,697	14,697	Million	178,817 thousands
Number of issued shares	146,700	146,700	176,334	176,334	176,334	thousands	176,334 thousands
Net assets	85,875	59,737	86,071	90,975	99,716	Million	1,213,238 thousands
Total assets	1,849,790	1,846,297	1,943,733	2,067,098	2,114,552	Million	25,727,607 thousands
Bank account	1,601,081	1,635,187	1,714,403	1,717,198	1,767,516	Million	21,505,244 thousands
Loans outstanding	1,202,807	1,210,624	1,199,346	1,287,422	1,368,453	Million	16,649,872 thousands
Securities outstanding	476,163	548,333	608,262	680,424	647,655	Million	7,879,973 thousands
Net asset per share	585.73	407.68	488.63	516.49	566.15	Yen	6.89 Dollars
Dividend per share	6.00	6.00	6.00	6.00	6.00	Yen	0.07 Dollars
(including interim dividend per share)	3.00	3.00	3.00	3.00	3.00	Yen	0.04 Dollars
Net income per share	15.46	-149.14	56.47	37.65	28.59	Yen	0.35 Dollars
Net income per share after residual security adjustment	-	-	-	-	-		-
Capital adequacy ratio	4.64	3.23	4.42	4.40	4.71	%	4.71 %
Non-consolidated capital adequacy	10.67	9.52	12.00	11.93	11.45	%	11.45 %
Return on equity	2.46	-30.02	12.00	7.49	5.28	%	5.28 %
Price earnings ratio (times)	26.97	-	5.01	5.28	8.21	times	8.21 times
Payout ratio	38.80	-	10.62	15.93	20.98	%	20.98 %
No. of employees	1,298	1,450	1,486	1,485	1,479	persons	1,479 persons
(Average numbers of non-regular staff)	460	367	359	354	353	persons	353 persons

(Notes)

- Both central and local consumption taxes are excluded in these accounting records.
- Interim dividend payment for FY 2012 was decided by the Board of Directors on November 11, 2011.
- “Net assets per share” and “net income per share” (hereinafter collectively referred to as “data per share”) are listed under “accounting principle for net income per share” (Business Accounting Principle No. 2) and “Application guidelines of accounting principles for net income per share for the respective fiscal term” (Application Guideline of Business Accounting Principle No. 4), respectively.
- Net income per share after residual security adjustment is not given, since we have no residual securities.
- The capital adequacy ratio was calculated by subtracting year-end balance of equity warrants from year-end balance of total net assets and dividing the difference by year-end balance of total assets.
- The non-consolidated capital adequacy ratio was calculated by the calculation method specified in the Financial Services Agency Announcement No. 19, 2006 in accordance with Article 14-2 of the Banking Act. The bank adopts the accounting standards generally accepted in Japan.
- Average numbers of non-regular staff are calculated by converting their working hours into those of regular bank employees.