

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

	Japanese Yen						US Dollars
	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013		FY 2013
Operating income	40,699	42,115	40,684	44,806	41,791	Millions	444,349 Thousands
Ordinary income	-23,869	8,862	6,973	10,635	7,955	Millions	84,583 Thousands
Net income	-21,858	8,753	6,632	5,036	5,204	Millions	55,332 Thousands
Paid-in capital	10,662	14,697	14,697	14,697	14,697	Millions	156,268 Thousands
Number of issued shares	146,700	176,334	176,334	176,334	176,334	Thousands	1,874,896 Thousands
Net assets	59,737	86,071	90,975	99,716	110,206	Millions	1,171,781 Thousands
Total assets	1,846,297	1,943,733	2,067,098	2,114,552	2,213,244	Millions	23,532,632 Thousands
Bank account	1,635,187	1,714,403	1,717,198	1,767,516	1,853,075	Millions	19,703,083 Thousands
Loans outstanding	1,210,624	1,199,346	1,287,422	1,368,453	1,433,794	Millions	15,245,019 Thousands
Securities outstanding	548,333	608,262	680,424	647,655	635,946	Millions	6,761,786 Thousands
Net assets per share	407.68	488.63	516.49	566.15	625.73	Yen	6.65 Dollars
Dividend per share	6.00	6.00	6.00	6.00	7.00	Yen	0.07 Dollars
(including interim dividend per share)	3.00	3.00	3.00	3.00	4.00	Yen	0.04 Dollars
Net income per share	-149.14	56.47	37.65	28.59	29.54	Yen	0.31 Dollars
Net income per share after residual security adjustment	-	-	-	-	-	Yen	- Dollars
Capital adequacy ratio	3.23	4.42	4.40	4.71	4.97	%	4.97 %
Non-consolidated capital adequacy ratio	9.52	12.00	11.93	11.45	11.28	%	11.28 %
Return on equity	-30.02	12.00	7.49	5.28	4.95	%	4.95 %
Price earnings ratio (Times)	-	5.01	5.28	8.21	9.17	Times	9.17 Times
Payout ratio	-	10.62	15.93	20.98	23.69	%	23.69 %
No. of employees	1,450	1,486	1,485	1,479	1,480	Persons	1,480 Persons
(Average numbers of non-regular staff)	367	359	354	353	358	Persons	358 Persons

(Notes)

- Both central and local consumption taxes are excluded in these accounting records.
- Interim dividend payment for FY 2013 was decided by the Board of Directors on November 12, 2012.
- The dividend per share for FY 2013 included one yen dividend to commemorate the Bank's 80th anniversary of establishment.
- "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.
- The 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.