

Changes in Principal Management Indicators in Last 5 Years (Non-Consolidated)

	Japanese Yen					U.S. Dollars	
	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2014	
Ordinary income	42,115	40,684	44,806	41,791	42,089	Millions	408,949 Thousands
Ordinary profit	8,862	6,973	10,635	7,955	9,687	Millions	94,122 Thousands
Net income	8,753	6,632	5,036	5,204	6,831	Millions	66,372 Thousands
Paid-in capital	14,697	14,697	14,697	14,697	14,697	Millions	142,800 Thousands
Number of issued shares	176,334	176,334	176,334	176,334	176,334	Thousands	1,713,311 Thousands
Net assets	86,071	90,975	99,716	110,206	114,238	Millions	1,109,969 Thousands
Total assets	1,943,733	2,067,098	2,114,552	2,213,244	2,331,562	Millions	22,654,120 Thousands
Deposits	1,714,403	1,717,198	1,767,516	1,853,075	1,932,501	Millions	18,776,729 Thousands
Loans outstanding	1,199,346	1,287,422	1,368,453	1,433,794	1,549,064	Millions	15,051,147 Thousands
Securities outstanding	608,262	680,424	647,655	635,946	678,814	Millions	6,595,550 Thousands
Net assets per share	488.63	516.49	566.15	625.73	668.61	Yen	6.50 Dollars
Dividend per share	6.00	6.00	6.00	7.00	7.00	Yen	0.07 Dollars
(including interim dividend per share)	3.00	3.00	3.00	4.00	3.00	Yen	0.03 Dollars
Net income per share	56.47	37.65	28.59	29.54	39.74	Yen	0.39 Dollars
Net income per share after residual security adjustment	—	—	—	—	39.71	Yen	0.39 Dollars
Capital adequacy ratio	4.42	4.40	4.71	4.97	4.89	%	4.89 %
Non-consolidated capital adequacy ratio	12.00	11.93	11.45	11.28	11.84	%	11.84 %
Return on equity ratio	12.00	7.49	5.28	4.95	6.08	%	6.08 %
Price earnings ratio (Times)	5.01	5.28	8.21	9.17	7.90	Times	7.90 Times
Payout ratio	10.62	15.93	20.98	23.69	17.61	%	17.61 %
Number of employees	1,486	1,485	1,479	1,480	1,464	Persons	1,464 Persons
(Average number of temporary staffs)	359	354	353	358	367	Persons	367 Persons

(Notes)

- Both central and local consumption taxes are excluded from these accounting records.
- Interim dividend payment for FY 2013 was decided by the Board of Directors on November 11, 2013.
- The dividend per share for FY 2013 included one yen dividend to commemorate the Bank's 80th anniversary of establishment.
- "Net assets per share," "Net income per share" and "Net income per share after residual security adjustment" are computed 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 by FY 2013 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 number of temporary staffs is calculated by converting their working hours.