

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

	Japanese Yen						U.S. Dollars	
	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015		FY 2015	
Ordinary income	40,684	44,806	41,791	42,089	44,750	Millions	372,389	Thousands
Ordinary profit	6,973	10,635	7,955	9,687	11,930	Millions	99,276	Thousands
Net income	6,632	5,036	5,204	6,831	6,187	Millions	51,485	Thousands
Paid-in capital	14,697	14,697	14,697	14,697	14,697	Millions	122,302	Thousands
Number of issued shares	176,334	176,334	176,334	176,334	176,334	Thousands	1,467,371	Thousands
Net assets	90,975	99,716	110,206	114,238	128,091	Millions	1,065,915	Thousands
Total assets	2,067,098	2,114,552	2,213,244	2,331,562	2,614,198	Millions	21,754,165	Thousands
Deposits	1,717,198	1,767,516	1,853,075	1,932,501	2,042,631	Millions	16,997,845	Thousands
Loans outstanding	1,287,422	1,368,453	1,433,794	1,549,064	1,667,549	Millions	13,876,583	Thousands
Securities outstanding	680,424	647,655	635,946	678,814	776,314	Millions	6,460,131	Thousands
Net assets per share	516.49	566.15	625.73	668.61	749.46	Yen	6.24	Dollars
Dividend per share	6.00	6.00	7.00	7.00	8.00	Yen	0.07	Dollars
(including interim dividend per share)	3.00	3.00	4.00	3.00	3.50	Yen	0.03	Dollars
Net income per share	37.65	28.59	29.54	39.74	36.22	Yen	0.30	Dollars
Net income per share after residual security adjustment	—	—	—	39.71	36.17	Yen	0.30	Dollars
Capital adequacy ratio	4.40	4.71	4.97	4.89	4.89	%	4.89	%
Non-consolidated capital adequacy ratio	11.93	11.45	11.28	11.84	10.52	%	10.52	%
Return on equity ratio	7.49	5.28	4.95	6.08	5.14	%	5.14	%
Price earnings ratio (Times)	5.28	8.21	9.17	7.90	12.61	Times	12.61	Times
Payout ratio	15.93	20.98	23.69	17.61	22.08	%	22.08	%
Number of employees	1,485	1,479	1,480	1,464	1,453	Persons	1,453	Persons
(Average number of temporary staffs)	354	353	358	367	381	Persons	381	Persons

(Notes)

- Both central and local consumption taxes are excluded from these accounting records.
- Interim dividend payment for FY 2014 was decided by the Board of Directors on November 6, 2014.
- 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.