

Consolidated Financial Statements

Documents in accordance with Article 20-2 of the Banking Act were audited by Deloitte Touche Tohmatsu LLC under the provisions of Article 396-1 of the Companies Act.

In addition, the consolidated balance sheets, the consolidated statements of income and retained earnings, the consolidated statements of comprehensive income, the consolidated statement of changes in net assets and the consolidated statements of cash flows were audited and certified by Deloitte Touche Tohmatsu LLC under the provisions of Article 193-2-1 of the Financial Instruments and Exchange Act.

Consolidated Balance Sheets

(Assets)	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2015	FY 2016	FY 2016
Cash and due from banks	129,059	186,358	1,653,869
Call loans and bills bought	5,236	350	3,106
Other debt purchased	229	180	1,597
Money held in trust	10,000	8,000	70,998
Securities	776,216	771,435	6,846,246
Loans and bills discounted	1,663,404	1,763,477	15,650,311
Foreign exchanges	1,962	2,256	20,021
Lease receivables and lease investment assets	8,885	9,005	79,917
Other assets	12,866	15,533	137,851
Tangible fixed assets	23,434	23,890	212,016
Buildings	7,322	8,081	71,716
Land	14,097	13,854	122,950
Construction in progress	545	117	1,038
Other tangible fixed assets	1,467	1,836	16,294
Intangible fixed assets	2,268	2,202	19,542
Software	2,173	2,115	18,770
Other intangible fixed assets	95	86	763
Deferred income tax assets	264	269	2,387
Guaranty endorsement	2,567	2,953	26,207
Allowance for bad debts	-12,047	-11,035	-97,932
Reserve against investment losses	-1	-0	-0
Total assets	2,624,346	2,774,877	24,626,171

(Liabilities and Net Assets)

Millions of Japanese Yen

Thousands of
U.S. Dollars

	FY 2015	FY 2016	FY 2016
Liabilities:			
Deposits	2,035,738	2,138,779	18,980,999
Negotiable deposit	151,777	180,466	1,601,580
Call money and bills sold	27,210	67,697	600,790
Guarantee deposit received under bond lending transactions	123,362	111,990	993,876
Borrowed fund	90,595	90,861	806,363
Foreign exchanges	30	15	133
Corporate bonds	27,000	15,000	133,120
Other liabilities	13,623	10,920	96,912
Reserve for bonus for directors and corporate auditors	30	40	355
Liability for retirement benefit	13,636	15,851	140,673
Reserve for officers' retirement bonuses	10	12	106
Reserve for losses from sleeping account withdrawal	422	353	3,133
Reserve for contingent losses	173	134	1,189
Deferred tax liabilities	3,049	1,459	12,948
Revaluation deferred tax liabilities	2,531	2,334	20,714
Acceptances and guarantees	2,567	2,953	26,207
Total liabilities	2,491,762	2,638,871	23,419,160
Net assets:			
Common stock	14,697	14,697	130,431
Capital surplus	8,793	8,796	78,062
Earned surplus	78,568	87,057	772,604
Common stock held in treasury	-1,702	-1,694	-15,034
Total shareholders' equity	100,356	108,857	966,072
Other securities revaluation excess	25,271	21,776	193,255
Land revaluation excess	3,062	3,049	27,059
Accumulated adjustment for retirement benefit	-2,790	-4,362	-38,711
Total accumulated other comprehensive income	25,543	20,463	181,603
Rights to acquire new shares	61	88	781
Non-controlling interests	6,622	6,596	58,537
Total net assets	132,583	136,005	1,207,002
Total liabilities and net assets	2,624,346	2,774,877	24,626,171

Consolidated Statements of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2015	FY 2016	FY 2016
Income	51,016	53,929	478,603
Capital investment income	33,126	34,558	306,692
Interest on loans	24,800	25,244	224,033
Interest and dividend on marketable securities	8,213	9,151	81,212
Interest on call loan and bills bought	39	33	293
Interest on deposits	18	19	169
Other interest receivable	54	109	967
Service revenue	7,637	7,855	69,711
Other transaction revenue	6,637	6,839	60,694
Other operating income	3,614	4,676	41,498
Reversal of allowance for doubtful receivables	—	516	4,579
Recoveries of write-off	180	177	1,571
Others	3,433	3,981	35,330
Expenses	38,207	38,007	337,300
Cost of raising funds	1,937	2,014	17,874
Interest on deposits	610	594	5,272
Interest on negotiable deposits	240	267	2,370
Interest on call money and bills sold	34	69	612
Interest payment bond lending transactions	91	190	1,686
Interest on borrowed funds	129	127	1,127
Interest on bonds	274	225	1,997
Other interest payable	556	540	4,792
Expenses on service revenue	3,451	3,831	33,999
Other transaction expenses	5,181	5,109	45,341
Operating expenses	25,769	25,960	230,387
Other operating expenses	1,868	1,090	9,673
Provision of allowance for doubtful accounts	1,075	—	—
Other expenses	792	1,090	9,673
Ordinary income	12,808	15,921	141,294
Extraordinary income	16	2	18
Gains on dispositions of fixed assets	16	2	18
Extraordinary loss	105	188	1,668
Losses on dispositions of fixed assets	68	168	1,491
Impairment loss	37	—	—
Other extraordinary loss	—	20	177
Income before income taxes	12,719	15,736	139,652
Income, inhabitant and business taxes	4,815	4,525	40,158
Income and other tax adjustments	1,173	1,075	9,540
Income taxes-current	5,989	5,601	49,707
Profit	6,730	10,134	89,936
Profit attributable to non-controlling interests	491	330	2,929
Profit attributable to owners of the parent	6,238	9,804	87,007

Consolidated Statements of Comprehensive Income

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2015	FY 2016	FY 2016
Profit	6,730	10,134	89,936
Other comprehensive income	10,407	-4,943	-43,868
Valuation difference on available-for-sale securities	10,376	-3,494	-31,008
Land revaluation excess	262	123	1,092
Adjustments for retirement benefits	-230	-1,572	-13,951
Comprehensive income	17,138	5,191	46,069
Comprehensive income attributable to shareholders of the parent	16,647	4,860	43,131
Comprehensive income attributable to non-controlling interes	491	330	2,929

Consolidated Statement of Changes in Net Assets

FY2015

Millions of Japanese Yen

	Shareholders' equity				
	Common stock	Capital surplus	Earned surplus	Common stock held in treasury	Total shareholders' equity
Balance at beginning of the period	14,697	8,795	75,381	-1,706	97,167
Cumulative effects of changes in accounting policies			-1,725		-1,725
Restated balance	14,697	8,795	73,655	-1,706	95,441
Changes of items during the period					
Dividends from surplus			-1,281		-1,281
Profit attributable to owners of the parent			6,238		6,238
Acquisition of treasury stock				-8	-8
Disposal of treasury stock		-1		11	10
Land revaluation profit appropriated			-44		-44
Net changes of items other than shareholders' equity					
Total changes of items during the period	-	-1	4,913	3	4,915
Balance at the end of current period	14,697	8,793	78,568	-1,702	100,356

Millions of Japanese Yen

	Accumulated other comprehensive income				Rights to acquire new shares	Non-controlling interests	Total net assets
	Other securities revaluation excess on securities	Land revaluation excess	Accumulated adjustment for retirement benefit	Total accumulated other comprehensive income			
Balance at beginning of the period	14,894	2,756	-2,560	15,090	29	6,135	118,423
Cumulative effects of changes in accounting policies							-1,725
Restated balance	14,894	2,756	-2,560	15,090	29	6,135	116,697
Changes of items during the period							
Dividends from surplus							-1,281
Profit attributable to owners of the parent							6,238
Acquisition of treasury stock							-8
Disposal of treasury stock							10
Land revaluation profit appropriated							-44
Net changes of items other than shareholders' equity	10,376	306	-230	10,452	31	487	10,970
Total changes of items during the period	10,376	306	-230	10,452	31	487	15,886
Balance at the end of current period	25,271	3,062	-2,790	25,543	61	6,622	132,583

FY2016

Millions of Japanese Yen

	Shareholders' equity				
	Common stock	Capital surplus	Earned surplus	Common stock held in treasury	Total shareholders' equity
Balance at beginning of the period	14,697	8,793	78,568	-1,702	100,356
Changes of items during the period					
Dividends from surplus			-1,452		-1,452
Profit attributable to owners of the parent			9,804		9,804
Acquisition of treasury stock				-5	-5
Disposal of treasury stock		-0		13	13
Change in equity in consolidated subsidiaries accounted for by capital surplus		3			3
Land revaluation profit appropriated			137		137
Net changes of items other than shareholders' equity					
Total changes of items during the period	-	2	8,489	8	8,500
Balance at the end of current period	14,697	8,796	87,057	-1,694	108,857

Millions of Japanese Yen

	Accumulated other comprehensive income				Rights to acquire new shares	Non-controlling interests	Total net assets
	Other securities revaluation excess on securities	Land revaluation excess	Accumulated adjustment for retirement benefit	Total accumulated other comprehensive income			
Balance at beginning of the period	25,271	3,062	-2,790	25,543	61	6,622	132,583
Changes of items during the period							
Dividends from surplus							-1,452
Profit attributable to owners of the parent							9,804
Acquisition of treasury stock							-5
Disposal of treasury stock							13
Change in equity in consolidated subsidiaries accounted for by capital surplus							3
Land revaluation profit appropriated							137
Net changes of items other than shareholders' equity	-3,494	-13	-1,572	-5,080	27	-25	-5,078
Total changes of items during the period	-3,494	-13	-1,572	-5,080	27	-25	3,421
Balance at the end of current period	21,776	3,049	-4,362	20,463	88	6,596	136,005

FY2016

Thousands of U.S. Dollars

	Shareholders' equity				
	Common stock	Capital surplus	Earned surplus	Common stock held in treasury	Total shareholders' equity
Balance at beginning of the period	130,431	78,035	697,267	-15,105	890,628
Changes of items during the period					
Dividends from surplus			-12,886		-12,886
Profit attributable to owners of the parent			87,007		87,007
Acquisition of treasury stock				-44	-44
Disposal of treasury stock		-0		115	115
Change in equity in consolidated subsidiaries accounted for by capital surplus		27			27
Land revaluation profit appropriated			1,216		1,216
Net changes of items other than shareholders' equity					
Total changes of items during the period	-	18	75,337	71	75,435
Balance at the end of current period	130,431	78,062	772,604	-15,034	966,072

Thousands of U.S. Dollars

	Accumulated other comprehensive income				Rights to acquire new shares	Non-controlling interests	Total net assets
	Other securities revaluation excess on securities	Land revaluation excess	Accumulated adjustment for retirement benefit	Total accumulated other comprehensive income			
Balance at beginning of the period	224,272	27,174	-24,760	226,686	541	58,768	1,176,633
Changes of items during the period							
Dividends from surplus							-12,886
Profit attributable to owners of the parent							87,007
Acquisition of treasury stock							-44
Disposal of treasury stock							115
Change in equity in consolidated subsidiaries accounted for by capital surplus							27
Land revaluation profit appropriated							1,216
Net changes of items other than shareholders' equity	-31,008	-115	-13,951	-45,083	240	-222	-45,066
Total changes of items during the period	-31,008	-115	-13,951	-45,083	240	-222	30,360
Balance at the end of current period	193,255	27,059	-38,711	181,603	781	58,537	1,207,002

Consolidated Statements of Cash Flows

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2015	FY 2016	FY 2016
I. Cash flows from operating activities			
Income before income taxes and other adjustments	12,719	15,736	139,652
Depreciation and amortization	2,311	2,211	19,622
Impairment loss	37	—	—
Increase (decrease) in allowance for bad debts	663	-1,011	-8,972
Increase (decrease) in amount of the reserve against investment losses	-1	-1	-9
Increase (decrease) in provision for directors' bonuses	—	10	89
Increase (decrease) in liability for retirement benefit	-73	49	435
Increase (decrease) in reserve for officers' retirement bonuses	-1	1	9
Increase (decrease) in reserve for losses from sleeping account withdrawal	109	-69	-612
Increase (decrease) in reserve for contingent losses	-14	-38	-337
Interest income	-33,126	-34,558	-306,692
Interest expenses	1,937	2,014	17,874
Gain on securities transactions	-2,003	-2,909	-25,816
Loss on money held in trust	-241	73	648
Foreign exchange losses	-184	1,016	9,017
Profit or loss on disposal of fixed assets	51	165	1,464
Net decrease (increase) in loans	-119,194	-100,935	-895,767
Net increase (decrease) in deposits	108,815	103,182	915,708
Net increase (decrease) in negotiable deposits	1,327	28,688	254,597
Net increase (decrease) in borrowed fund (excluding subordinated borrowed ones)	79,902	265	2,352
Net decrease (increase) in deposit with banks (excluding deposit with the Bank of Japan)	-7,916	1,924	17,075
Net decrease (increase) in call loan and others	-4,889	4,920	43,663
Net decrease (increase) in call money and others	-36,798	40,936	363,294
Net increase (decrease) in guarantee deposit received under bond lending transactions	110,075	-11,372	-100,923
Net decrease (increase) in foreign exchange (assets)	-730	-371	-3,293
Net increase (decrease) in foreign exchange (liabilities)	-0	-14	-124
Interest and dividends received	33,729	35,056	311,111
Interest paid	-2,130	-2,305	-20,456
Others	-5,300	1,069	9,487
Subtotal	139,072	83,735	743,122
Corporate tax and others paid	-1,060	-5,504	-48,846
Net cash provided by (used in) operating activities	138,011	78,230	694,267
II. Cash flows from investing activities			
Purchases of securities	-230,547	-183,530	-1,628,772
Proceeds from sales of securities	48,940	91,304	810,295
Proceeds from maturities of securities	106,545	87,560	777,068
Purchases of increase in cash trust	-1,758	—	—
Proceeds from sales of money held in trust	—	1,926	17,093
Expenditure for acquisition of tangible fixed assets	-2,057	-1,638	-14,537
Proceeds from sales of tangible fixed assets	71	276	2,449
Expenditures for acquisition of intangible fixed assets	-698	-1,093	-9,700
Net cash provided by (used in) investing activities	-79,505	-5,193	-46,086
III. Cash flows from financing activities			
Repayment of subordinated bonds	—	-12,000	-106,496
Proceeds from issuance of subordinated bonds	-5,000	—	—
Dividends paid	-1,281	-1,452	-12,886
Dividends paid to non-controlling interests	-4	-4	-35
Purchase of treasury stocks	-8	-5	-44
Proceeds from sales of treasury stocks	1	1	9
Purchase of treasury stock of subsidiaries	—	-348	-3,088
Net cash used in financing activities	-6,291	-13,808	-122,542
IV. Foreign exchange difference of cash and cash equivalents	3	-4	-35
V. Net increase (decrease) in cash and cash equivalents	52,217	59,223	525,586
VI. Cash and cash equivalents at beginning of the term	65,536	117,754	1,045,030
VII. Cash and cash equivalents at end of the term	117,754	176,977	1,570,616

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Items	Millions of Japanese Yen, %				Thousands of U.S. Dollars, %	
	At the end of FY2015	At the end of FY2016		At the end of FY2016		
		Amounts excluded under transitional arrangements	Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Core Capital: instruments and reserves						
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	98,927		107,271		951,997	
of which: capital and capital surplus	23,490		23,490		208,466	
of which: retained earnings	77,908		86,329		766,143	
of which: treasury stock (—)	1,702		1,694		15,034	
of which: planned distribution of income (—)	768		854		7,579	
of which: other than the above	—		—		—	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	61		88		781	
Reserves included in Core Capital: instruments and reserves	3,173		2,099		18,628	
of which: general reserve for possible loan losses	3,173		2,099		18,628	
of which: eligible provisions	—		—		—	
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves	—		—		—	
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	32,000		20,000		177,494	
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves	—		—		—	
45% of revaluation reserve for land included in Core Capital: instruments and reserves	2,265		1,938		17,199	
Core Capital: instruments and reserves (A)	136,428		131,397		1,166,108	
Core Capital: regulatory adjustments	—		—		—	
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	435	1,741	855	1,282	7,588	
of which: goodwill (including those equivalent)	—	—	—	—	—	
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	435	1,741	855	1,282	7,588	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	—	—	—	
Shortfall of eligible provisions to expected losses	—	—	—	—	—	
Capital increase due to securitization transactions	—	—	—	—	—	
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—	—	
Prepaid pension cost	—	—	—	—	—	
Investments in own shares (excluding those reported in the Net Assets)	—	—	—	—	—	
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Company	—	—	—	—	—	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (amount above the 10% threshold)	198	793	—	—	—	
Amount exceeding the 10% threshold on specified items	—	—	—	—	—	
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	—	—	—	—	—	
of which: mortgage servicing rights	—	—	—	—	—	
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	—	
Amount exceeding the 15% threshold on specified items	—	—	—	—	—	
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	—	—	—	—	—	
of which: mortgage servicing rights	—	—	—	—	—	
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	—	
Core Capital: regulatory adjustments (B)	633		855		7,588	
Total capital						
Total capital ((A)–(B)) (C)	135,794		130,542		1,158,520	
Risk-weighted assets						
Credit risk weighted assets	1,221,270		1,289,096		11,440,327	
Total of items included in risk weighted assets subject to transitional arrangements	8,130		6,666		59,159	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	1,741		1,282		11,377	
of which: deferred tax assets (net of related tax liability)	—		—		—	
of which: prepaid pension costs	—		—		—	
of which: Other Financial Institutions Exposures	—		—		—	
of which: other than the above	6,388		5,384		47,781	
Amount equivalent to market risk × 12.5	—		—		—	
Amount equivalent to operational risk × 12.5	68,581		70,729		627,698	
Credit risk weighted assets adjustments	—		—		—	
Amount equivalent to operational risk adjustments	—		—		—	
Total amount of risk weighted assets (D)	1,289,852		1,359,826		12,068,033	
Capital adequacy ratio (non-consolidated)						
Capital adequacy ratio (non-consolidated) ((C)/(D))	10.52		9.59		9.59	

Consolidated Capital Adequacy Ratio (Domestic Standards)

Items	Millions of Japanese Yen, %				Thousands of U.S. Dollars, %	
	At the end of FY2015		At the end of FY2016		At the end of FY2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Core Capital: instruments and reserves						
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	99,584		107,998		958,449	
of which: capital and capital surplus	23,491		23,493		208,493	
of which: retained earnings	78,568		87,057		772,604	
of which: treasury stock (—)	1,702		1,694		15,034	
of which: planned distribution of income (—)	772		858		7,614	
of which: other than the above	—		—		—	
Accumulated other comprehensive income included in Core Capital	-558		-1,745		-15,486	
of which: foreign currency translation adjustments	—		—		—	
of which: prepaid pension costs	-558		-1,745		-15,486	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	61		88		781	
Adjusted minority interests, etc. (amount allowed to be included in Core Capital)	—		—		—	
Reserves included in Core Capital: instruments and reserves	3,332		2,258		20,039	
of which: general reserve for possible loan losses	3,332		2,258		20,039	
of which: eligible provisions	—		—		—	
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital instruments and reserves	—		—		—	
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	32,000		20,000		177,494	
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves	—		—		—	
45% of revaluation reserve for land included in Core Capital: instruments and reserves	2,265		1,938		17,199	
Non-controlling interests included in Core Capital subject to transitional arrangements	5,960		5,277		46,832	
Core Capital: instruments and reserves (A)	142,645		135,816		1,205,325	
Core Capital: regulatory adjustments						
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	453	1,814	880	1,258	7,810	11,164
of which: goodwill (including those equivalent)	—	—	—	—	—	—
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	453	1,814	880	1,258	7,810	11,164
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	—	—	—	—
Shortfall of eligible provisions to expected losses	—	—	—	—	—	—
Capital increase due to securitization transactions	—	—	—	—	—	—
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—	—	—
Prepaid pension cost	—	—	—	—	—	—
Investments in own shares (excluding those reported in the Net Assets)	—	—	—	—	—	—
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Company and subsidiaries	—	—	—	—	—	—
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (amount above the 10% threshold)	198	793	—	—	—	—
Amount exceeding the 10% threshold on specified items	—	—	—	—	—	—
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	—	—	—	—	—	—
of which: mortgage servicing rights	—	—	—	—	—	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	—	—
Amount exceeding the 15% threshold on specified items	—	—	—	—	—	—
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	—	—	—	—	—	—
of which: mortgage servicing rights	—	—	—	—	—	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	—	—
Core Capital: regulatory adjustments (B)	652		880		7,810	
Total capital						
Total capital ((A)-(B) (C))	141,993		134,935		1,197,506	
Risk-weighted assets						
Credit risk weighted assets	1,231,022		1,298,650		11,525,115	
Total of items included in risk weighted assets subject to transitional arrangements	8,203		6,705		59,505	
of which: intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	1,814		1,321		11,723	
of which: deferred tax assets (net of related tax liability)	—		—		—	
of which: prepaid pension costs	—		—		—	
of which: Other Financial Institutions Exposures	—		—		—	
of which: other than the above	6,388		5,384		47,781	
Amount equivalent to market risk × 12.5	—		—		—	
Amount equivalent to operational risk × 12.5	71,275		73,379		651,216	
Credit risk weighted assets adjustments	—		—		—	
Amount equivalent to operational risk adjustments	—		—		—	
Total amount of risk weighted assets (D)	1,302,298		1,372,029		12,176,331	
Capital adequacy ratio (consolidated)						
Capital adequacy ratio (consolidated) ((C)/(D))	10.90		9.83		9.83	