

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

	Japanese Yen					U.S. Dollars
	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	
Ordinary income	44,806	41,791	42,089	44,750	47,791	Millions 424,130 Thousands
Ordinary profit	10,635	7,955	9,687	11,930	15,305	Millions 135,827 Thousands
Net income	5,036	5,204	6,831	6,187	9,736	Millions 86,404 Thousands
Paid-in capital	14,697	14,697	14,697	14,697	14,697	Millions 130,431 Thousands
Number of issued shares	176,334	176,334	176,334	176,334	176,334	Thousands 1,564,909 Thousands
Net assets	99,716	110,206	114,238	128,091	133,039	Millions 1,180,680 Thousands
Total assets	2,114,552	2,213,244	2,331,562	2,614,198	2,764,524	Millions 24,534,292 Thousands
Deposits	1,767,516	1,853,075	1,932,501	2,042,631	2,144,878	Millions 19,035,126 Thousands
Loans outstanding	1,368,453	1,433,794	1,549,064	1,667,549	1,767,923	Millions 15,689,767 Thousands
Securities outstanding	647,655	635,946	678,814	776,314	771,533	Millions 6,847,116 Thousands
Net assets per share	566.15	625.73	668.61	749.46	778.12	Yen 6.91 Dollars
Dividend per share	6.00	7.00	7.00	8.00	9.00	Yen 0.08 Dollars
(including interim dividend per share)	3.00	4.00	3.00	3.50	4.00	Yen 0.04 Dollars
Net income per share	28.59	29.54	39.74	36.22	56.98	Yen 0.51 Dollars
Net income per share after residual security adjustment	—	—	39.71	36.17	56.89	Yen 0.50 Dollars
Capital adequacy ratio	4.71	4.97	4.89	4.89	4.80	% 4.80 %
Non-consolidated capital adequacy ratio	11.45	11.28	11.84	10.52	9.59	% 9.59 %
Return on equity ratio	5.28	4.95	6.08	5.14	7.46	% 7.46 %
Price earnings ratio (Times)	8.21	9.17	7.90	12.61	4.80	Times 4.80 Times
Payout ratio	20.98	23.69	17.61	22.08	15.79	% 15.79 %
Number of employees	1,479	1,480	1,464	1,453	1,446	Persons 1,446 Persons
(Average number of temporary staffs)	353	358	367	381	397	Persons 397 Persons

(Notes)

- Both central and local consumption taxes are excluded from these accounting records.
- Interim dividend payment for FY 2016 was decided by the Board of Directors on November 6, 2015.
- 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.