

Flash Report for the Year Ended March 31, 2014 <Under Japanese GAAP>

May 15, 2014

Name of the listed company: **The Bank of Okinawa, Ltd.**
 Code No.: 8397 Stock exchange: Tokyo Stock Exchange and Fukuoka Stock Exchange
 URL: <http://www.okinawa-bank.co.jp/>
 Representative: Yoshiaki Tamaki, President
 Contact: Masayasu Yamashiro, Director & General Manager of General Planning Division
 Phone: +81-98-867-2141
 Scheduled date for annual general meeting of shareholders: June 24, 2014
 Date for initiation of dividend payments (subject to change): June 25, 2014
 Scheduled date for submission of Securities Report: June 24, 2014
 Specific trading account system: not applicable
 Preparation of supplementary explanatory materials: Yes
 Results briefing held: Yes

* All amounts are rounded down to the nearest million yen.

1. Consolidated Results for the Year Ended March 31, 2014 (April 1, 2013 to March 31, 2014)

(1) Operating results (¥ million)

	Ordinary income		Ordinary profit		Net income	
Year ended March 31, 2014	¥49,674	(0.0)%	¥10,387	(5.0)%	¥5,284	(11.2)%
Year ended March 31, 2013	49,700	(0.5)%	10,934	4.7%	5,953	(0.4)%

*Comprehensive Income Year ended March 31, 2014: ¥5,875 million (45.4% decrease)
 Year ended March 31, 2013: ¥10,776 million (40.2% increase)

	Net income per share (¥)		Return on equity	Ordinary profit to total assets	Ordinary profit to ordinary income
	Basic	Diluted			
Year ended March 31, 2014	¥259.20	¥258.51	4.1%	0.5%	20.9%
Year ended March 31, 2013	¥290.81	¥290.16	4.9%	0.5%	22.0%

Notes: 1. Percentage figures for ordinary income, ordinary profit and net income represent year-on-year comparisons.
 2. Earnings from investments in equity-method affiliates
 Year ended March 31, 2014: ¥— Year ended March 31, 2013: ¥—

(2) Financial position (¥ million)

	Total assets	Net assets	Equity ratio*	Net assets per share (¥)
As of March 31, 2014	¥1,917,063	¥132,269	6.6%	¥6,295.81
As of March 31, 2013	¥1,959,174	¥128,941	6.3%	¥6,112.98

Note: Owners' equity

As of March 31, 2014: ¥127,718 million As of March 31, 2013: ¥124,876 million

* Equity ratio is computed by dividing term-end balance of net assets after deduction of outstanding share subscription rights and minority interests by the term-end balance of total assets.
 This equity ratio is not an equity ratio stipulated in the Notification on equity ratio.

(3) Cash flows (¥ million)

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at year-end
Year ended March 31, 2014	¥(10,695)	¥11,266	¥(1,943)	¥44,792
Year ended March 31, 2013	¥50,152	¥(44,331)	¥(2,042)	¥46,110

2. Dividends

	Cash dividends per share (¥)					Total dividends (full term) (¥ million)	Payout ratio (consolidated)	Dividends to net assets (consolidated)
	Quarter-end			Year-end	Annual			
	1st	2nd	3rd					
Year ended March 31, 2013	—	32.50	—	32.50	65.00	1,327	22.3%	1.1%
Year ended March 31, 2014	—	32.50	—	32.50	65.00	1,323	25.0%	1.0%
Year ending March 31, 2015 (forecast)	—	32.50	—	32.50	65.00		21.9%	

3. Operating Performance Forecasts for the Year Ending March 31, 2015 (April 1, 2014 to March 31, 2015)

(¥ million)

	Ordinary income		Ordinary profit		Net income		Net income per share (¥)	
	Amount	Change (%)	Amount	Change (%)	Amount	Change (%)	Basic	Diluted
First half	¥24,200	(2.2)%	¥4,900	2.9%	¥2,800	13.0%	¥138.02	
Full term	48,700	(1.9)	10,400	0.1	6,000	13.5	295.76	

Note: Percentage figures represent year-on-year comparisons.

*Remarks

(1) Changes in the scope of consolidation

Inclusion: none

Exclusion: none

(2) Changes in accounting policies, revisions to estimates for accounting purposes and restatements

Changes in accounting policies following revision of accounting standards, etc: applicable

Changes in accounting policies other than those attributable to the above: not applicable

Changes in estimates for accounting purposes: not applicable

Restatement of revised figures: not applicable

(3) Number of ordinary shares issued at the end of the year (including treasury shares)

As of March 31, 2014: 21,000,000 shares As of March 31, 2013: 21,000,000 shares

Number of shares in treasury at the end of the year

As of March 31, 2014: 713,800 shares As of March 31, 2013: 571,954 shares

Total average number of shares issued

Year ended March 31, 2014: 20,386,246 shares Year ended March 31, 2013: 20,472,259 shares

(Reference)

1. Non-Consolidated Results for the Year Ended March 31, 2014 (April 1, 2013 to March 31, 2014)

(1) Operating results

(¥ million)

	Ordinary income		Ordinary profit		Net income		Net income per share (¥)	
	Amount	Change (%)	Amount	Change (%)	Amount	Change (%)	Basic	Diluted
Year ended March 31, 2014	¥37,159	0.9%	¥8,562	(8.0)%	¥4,596	(15.3)%	¥225.46	¥224.86
Year ended March 31, 2013	¥36,813	(0.0)%	¥9,314	10.9%	¥5,428	5.9%	¥265.14	¥264.55

Note: Percentage figures represent year-on-year comparisons.

(2) Financial position

(¥ million)

	Total assets	Net assets	Equity ratio*	Net assets per share (¥)
As of March 31, 2014	¥1,898,159	¥122,767	6.4%	¥6,042.47
As of March 31, 2013	¥1,943,901	¥119,920	6.1%	¥5,862.61

Note: Owners' equity

As of March 31, 2014: ¥122,578 million As of March 31, 2013: ¥119,761 million

* Equity ratio is computed by dividing term-end balance of net assets after deduction of outstanding share subscription rights and minority interests by the term-end balance of total assets.

This equity ratio is not an equity ratio stipulated in the Notification on equity ratio.

2. Non-Consolidated Operating Performance Forecasts for the Year Ending March 31, 2015 (April 1, 2014 to March 31, 2015)

(¥ million)

	Ordinary income		Ordinary profit		Net income		Net income per share (¥)	
	Amount	Change (%)	Amount	Change (%)	Amount	Change (%)	Basic	Diluted
First half	¥18,200	(2.9)%	¥4,300	13.7%	¥2,700	24.5%	¥133.09	
Full term	36,400	(2.0)	9,200	7.4	5,700	24.0	280.97	

Note: Percentage figures represent year-on-year comparisons.

Status of Audit: No audit is required for this report based on the Financial Instruments and Exchange Act. At the time of disclosure of this report, auditing for financial disclosure purposes based on the Financial Instruments and Exchange Act was not completed.

Disclaimer: Forward-looking statements, including performance forecasts, contained in this material are based on information available to the management of the Bank at the time of writing, as well as assumptions deemed to be reasonable. Actual results may differ substantially due to various factors.

Consolidated Balance Sheets

As of March 31, 2013 and 2014

	(Japanese)	Millions of yen	
		2013	2014
Assets	(資産の部)		
Cash and due from banks	現金預け金	¥ 46,340	¥ 45,022
Call loans and bills bought	コールローン及び買入手形	35,734	618
Monetary claims bought	買入金銭債権	238	243
Securities	有価証券	599,542	576,801
Loans and bills discounted	貸出金	1,222,230	1,237,432
Foreign exchanges	外国為替	2,766	3,104
Lease claims and lease investment assets	リース債権及びリース投資資産	14,795	16,031
Other assets	その他資産	15,995	17,410
Tangible fixed assets:	有形固定資産	19,320	19,135
Buildings	建物	3,650	3,535
Land	土地	11,294	11,347
Tangible lease assets	リース資産	320	281
Construction in progress	建設仮勘定	1,108	1,150
Other tangible fixed assets	その他の有形固定資産	2,946	2,820
Intangible assets:	無形固定資産	2,631	2,832
Software	ソフトウェア	1,296	1,063
Other intangible assets	その他の無形固定資産	1,335	1,768
Deferred tax assets	繰延税金資産	1,807	1,615
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,047	9,810
Allowance for loan losses	貸倒引当金	(12,277)	(12,995)
Total assets	資産の部合計	¥1,959,174	¥1,917,063

(Continued)

	(Japanese)	Millions of yen	
		2013	2014
Liabilities	(負債の部)		
Deposits	預 金	¥1,701,553	¥1,674,301
Borrowed money	借 用 金	10,398	11,134
Foreign exchanges	外 国 為 替	85	48
Due to trust account	信 託 勘 定 借	71,142	63,610
Other liabilities	そ の 他 負 債	28,913	16,892
Provision for bonuses	賞 与 引 当 金	691	692
Provision for directors' bonuses	役 員 賞 与 引 当 金	30	25
Provision for retirement benefits	退 職 給 付 引 当 金	5,641	—
Net defined benefit liability	退 職 給 付 に 係 る 負 債	—	6,420
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	28	25
Reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金	84	255
Reserve for losses on interest refund	利 息 返 還 損 失 引 当 金	83	39
Reserve for reimbursement of dormant deposits	睡 眠 預 金 払 戻 損 失 引 当 金	61	70
Deferred tax liabilities	繰 延 税 金 負 債	0	—
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	1,468	1,468
Acceptances and guarantees	支 払 承 諾	10,047	9,810
Total liabilities	負 債 の 部 合 計	1,830,232	1,784,794
Net assets	(純資産の部)		
Capital stock	資 本 金	22,725	22,725
Capital surplus	資 本 剰 余 金	17,629	17,629
Retained earnings	利 益 剰 余 金	76,573	80,526
Treasury stock	自 己 株 式	(1,993)	(2,569)
Shareholders' equity	株 主 資 本 合 計	114,934	118,311
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	8,788	8,918
Revaluation reserve for land	土 地 再 評 価 差 額 金	1,152	1,152
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	—	(664)
Accumulated other comprehensive Income	そ の 他 の 包 括 利 益 累 計 額 合 計	9,941	9,406
Subscription rights to shares	新 株 予 約 権	158	188
Minority interests	少 数 株 主 持 分	3,906	4,362
Total net assets	純 資 産 の 部 合 計	128,941	132,269
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	¥1,959,174	¥1,917,063

Consolidated Statements of Income and Comprehensive Income

For the years ended March 31, 2013 and 2014

	(Japanese)	Millions of yen	
		2013	2014
Ordinary income	経常収益	¥ 49,700	¥ 49,674
Interest income:	資金運用収益	30,907	30,542
Interest on loans and discounts	貸出金利息	27,509	26,815
Interest and dividends on securities	有価証券利息配当金	3,297	3,656
Interest on call loans and bills bought	コールローン利息及び買入手形利息	74	45
Interest on deposits with banks	預け金利息	0	2
Other interest income	その他の受入利息	24	22
Trust fees	信託報酬	519	488
Fees and commissions	役務取引等収益	4,406	4,536
Other ordinary income	その他業務収益	13,032	12,311
Other income	その他経常収益	835	1,794
Recoveries of written-off claims	償却債権取立益	289	158
Reversal of reserve for compensation for trust principal losses	信託元本補填引当金戻入益	24	—
Other ordinary income	その他の経常収益	521	1,636
Ordinary expenses	経常費用	38,766	39,286
Interest expenses:	資金調達費用	3,175	2,452
Interest on deposits	預金利息	2,327	1,830
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	1	2
Interest on payables under securities lending transactions	債券貸借取引支払利息	0	0
Interest on borrowings and rediscounts	借入金利息	133	112
Other interest expenses	その他の支払利息	713	506
Fees and commissions payments	役務取引等費用	1,792	1,910
Other ordinary expenses	その他業務費用	10,235	10,665
General and administrative expenses	営業経費	20,178	20,815
Other expenses:	その他経常費用	3,382	3,442
Provision of allowance for loans losses	貸倒引当金繰入額	1,685	1,769
Other	その他の経常費用	1,697	1,672
Ordinary profit	経常利益	10,934	10,387
Extraordinary income	特別利益	0	0
Gain on disposal of noncurrent assets	固定資産処分益	0	0
Extraordinary loss	特別損失	12	81
Loss on disposal of noncurrent assets	固定資産処分損	11	18
Impairment loss	減損損失	0	63
Income before income taxes and minority interests	税金等調整前当期純利益	10,922	10,305
Income taxes – current	法人税、住民税及び事業税	4,755	4,087
Income taxes – deferred	法人税等調整額	(212)	476
Total income taxes	法人税等合計	4,542	4,564
Income before minority interests	少数株主損益調整前当期純利益	6,379	5,741
Minority interests in income (loss)	少数株主利益	426	457
Net income	当期純利益	¥5,953	¥5,284

Consolidated Statements of Comprehensive Income

For the years ended March 31, 2013 and 2014

		Millions of yen	
	(Japanese)	2013	2014
Income before minority interests	少数株主損益調整前当期純利益	6,379	5,741
Other comprehensive income	その他の包括利益	4,396	133
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,396	133
Revaluation reserve for land	土地再評価差額金	(0)	—
Comprehensive income	包括利益	10,776	5,875
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	10,347	5,413
Comprehensive income attributable to minority interests	少数株主に係る包括利益	428	461

Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2013

(Millions of yen)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the current period	当 期 首 残 高	22,725	17,629	73,348	(2,685)	111,018
Changes during the period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(1,334)		(1,334)
Net income	当 期 純 利 益			5,953		5,953
Purchase of treasury stock	自 己 株 式 の 取 得				(703)	(703)
Disposal of treasury stock	自 己 株 式 の 処 分			(0)	0	0
Retirement of treasury stock	自 己 株 式 の 消 却			(1,394)	1,394	—
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			0		0
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)					
Total changes during the period	当 期 変 動 額 合 計	—	—	3,225	691	3,916
Balance at the end of the current period	当 期 末 残 高	22,725	17,629	76,573	(1,993)	114,934

	(Japanese)	Accumulated other comprehensive income				Subscription rights to shares	Minority interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他 有価証券 評価差額金	土地再評価 差額金	退職給付 に係る 調整累計額	その他の 包括利益 累計額合計			
Balance at the beginning of the current period	当 期 首 残 高	4,394	1,152	—	5,547	105	3,483	120,155
Changes during the period	当 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(1,334)
Net income	当 期 純 利 益							5,953
Purchase of treasury stock	自 己 株 式 の 取 得							(703)
Disposal of treasury stock	自 己 株 式 の 処 分							0
Retirement of treasury stock	自 己 株 式 の 消 却							—
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩							0
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	4,394	(0)	—	4,393	52	423	4,869
Total changes during the period	当 期 変 動 額 合 計	4,394	(0)	—	4,393	52	423	8,786
Balance at the end of the current period	当 期 末 残 高	8,788	1,152	—	9,941	158	3,906	128,941

For the year ended March 31, 2014

(Millions of yen)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the current period	当 期 首 残 高	22,725	17,629	76,573	(1,993)	114,934
Changes during the period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(1,328)		(1,328)
Net income	当 期 純 利 益			5,284		5,284
Purchase of treasury stock	自 己 株 式 の 取 得				(610)	(610)
Disposal of treasury stock	自 己 株 式 の 処 分			(3)	34	30
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)					
Total changes during the period	当 期 変 動 額 合 計	—	—	3,952	(575)	3,377
Balance at the end of the current period	当 期 末 残 高	22,725	17,629	80,526	(2,569)	118,311

	(Japanese)	Accumulated other comprehensive income				Subscription rights to shares	Minority interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他 有価証券 評価差額金	土地再評価 差額金	退職給付 に係る 調整累計額	その他の 包括利益 累計額合計			
Balance at the beginning of the current period	当 期 首 残 高	8,788	1,152	—	9,941	158	3,906	128,941
Changes during the period	当 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(1,328)
Net income	当 期 純 利 益							5,284
Purchase of treasury stock	自 己 株 式 の 取 得							(610)
Disposal of treasury stock	自 己 株 式 の 処 分							30
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	129		(664)	(535)	30	455	(49)
Total changes during the period	当 期 変 動 額 合 計	129	—	(664)	(535)	30	455	3,327
Balance at the end of the current period	当 期 末 残 高	8,918	1,152	(664)	9,406	188	4,362	132,269

Consolidated Statements of Cash Flows

For the years ended March 31, 2013 and 2014

	(Japanese)	Millions of yen	
		2013	2014
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	¥ 10,922	¥ 10,305
Depreciation and amortization	減価償却費	1,615	1,696
Impairment loss	減損損失	0	63
Change in allowance for loan losses	貸倒引当金の増減(△)	(446)	718
Change in provision for bonuses	賞与引当金の増減額(△は減少)	2	0
Change in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	(1)	(5)
Change in provision for retirement benefits	退職給付引当金の増減額(△は減少)	(166)	—
Change in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	—	(240)
Change in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	3	(3)
Change in reserve for compensation for trust principal losses	信託元本補填引当金の増減(△)	(24)	171
Change in reserve for losses on interest refund	利息返還損失引当金の増減額(△は減少)	(57)	(44)
Change in reserve for reimbursement of dormant deposits	睡眠預金払戻損失引当金の増減(△)	5	8
Interest income	資金運用収益	(30,907)	(30,542)
Interest expenses	資金調達費用	3,175	2,452
Loss on related to securities transactions	有価証券関係損益(△)	(174)	(973)
Loss on disposal of noncurrent assets	固定資産処分損益(△は益)	11	18
Net change in loans and bills discounted	貸出金の純増(△)減	(40,364)	(15,202)
Net change in deposits	預金の純増減(△)	58,490	(27,252)
Net change in borrowed money (excluding subordinated loans)	借入金(劣後特約付借入金を除く)の純増減(△)	(1,206)	735
Net change in call loans and others	コールローン等の純増(△)減	10,209	35,110
Net change in foreign exchange – assets	外国為替(資産)の純増(△)減	(341)	(337)
Net change in foreign exchange – liabilities	外国為替(負債)の純増減(△)	75	(36)
Net change in due to trust account	信託勘定借の純増減(△)	18,027	(7,532)
Interest received	資金運用による収入	31,748	31,731
Interest paid	資金調達による支出	(5,965)	(2,862)
Other	その他	(1,524)	(3,435)
Subtotal	小計	53,109	(5,456)
Income taxes paid	法人税等の支払額	(2,957)	(5,238)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	50,152	(10,695)
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchases of securities	有価証券の取得による支出	(325,213)	(273,417)
Proceeds from sales of securities	有価証券の売却による収入	162,761	217,986
Proceeds from maturities of securities	有価証券の償還による収入	120,270	70,266
Increase in money held in trust	金銭の信託の増加による支出	(900)	(700)
Decrease in money held in trust	金銭の信託の減少による収入	900	700
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,450)	(2,479)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	224	175
Purchases of intangible assets	無形固定資産の取得による支出	(923)	(1,264)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(44,331)	11,266
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	(1,334)	(1,328)
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	(5)	(5)
Purchase of treasury stock	自己株式の取得による支出	(703)	(610)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(2,042)	(1,943)

Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	57	54
Net change in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	3,835	(1,317)
Cash and cash equivalents at beginning of year	現金及び現金同等物の期首残高	42,274	46,110
Cash and cash equivalents at end of year	現金及び現金同等物の期末残高	¥ 46,110	¥ 44,792

Non-Consolidated Balance Sheets

As of March 31, 2013 and 2014

	(Japanese)	Millions of yen	
		2013	2014
Assets	(資産の部)		
Cash and due from banks:	現金預け金	¥ 45,895	¥ 44,555
Cash	現金	31,775	36,399
Due from banks	預け金	14,120	8,156
Call loans	コールローン	35,734	618
Monetary claims bought	買入金銭債権	238	243
Securities:	有価証券	600,210	577,323
Government bonds	国債	362,556	311,138
Local government bonds	地方債	114,692	123,502
Corporate bonds	社債	76,920	95,301
Stocks	株式	20,940	21,591
Other securities	その他の証券	25,101	25,790
Loans and bills discounted:	貸出金	1,231,003	1,247,454
Bills discounted	割引手形	9,283	7,797
Loans on bills	手形貸付	142,394	132,516
Loans on deeds	証書貸付	1,005,961	1,034,910
Overdrafts	当座貸越	73,363	72,229
Foreign exchanges:	外国為替	2,766	3,104
Due from foreign banks	外国他店預け	2,705	3,053
Foreign bills bought	買入外国為替	16	17
Foreign bills receivable	取立外国為替	43	33
Other assets:	その他の資産	4,634	3,426
Domestic exchange settlement account, debit	未決済為替貸	131	21
Prepaid expenses	前払費用	77	65
Accrued income	未収収益	2,470	1,926
Derivatives other than for trading – assets	金融派生商品	56	35
Other	その他の資産	1,898	1,377
Tangible fixed assets:	有形固定資産	18,885	18,706
Buildings	建物	3,636	3,518
Land	土地	11,188	11,241
Tangible lease assets	リース資産	485	366
Construction in progress	建設仮勘定	1,108	1,150
Other tangible fixed assets	その他の有形固定資産	2,466	2,429
Intangible assets:	無形固定資産	2,457	2,549
Software	ソフトウェア	1,143	935
Other intangible assets	その他の無形固定資産	1,313	1,613
Deferred tax assets	繰延税金資産	761	365
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,047	9,810
Allowance for loan losses	貸倒引当金	(8,733)	(9,999)
Total assets	資産の部合計	¥1,943,901	¥1,898,159

(Continued)

		Millions of yen	
		2013	2014
Liabilities	(負債の部)		
Deposits:	預 金	¥1,713,568	¥1,687,598
Current deposits	当 座 預 金	18,327	12,103
Ordinary deposits	普 通 預 金	864,112	868,118
Savings deposits	貯 蓄 預 金	7,628	7,295
Deposits at notice	通 知 預 金	3,863	3,045
Time deposits	定 期 預 金	794,682	767,363
Other deposits	そ の 他 の 預 金	24,954	29,672
Borrowed money:	借 用 金	900	400
Borrowings from other banks	借 入 金	900	400
Foreign exchanges:	外 国 為 替	85	48
Foreign bills sold	売 渡 外 国 為 替	85	44
Foreign bills payable	未 払 外 国 為 替	0	4
Due to trust account	信 託 勘 定 借	71,142	63,610
Other liabilities:	そ の 他 負 債	20,561	6,317
Domestic exchange settlement account, credit	未 決 済 為 替 借	102	80
Income taxes payable	未 払 法 人 税 等	2,848	1,540
Accrued expenses	未 払 費 用	2,638	2,289
Unearned revenue	前 受 収 益	678	625
Derivatives other than for trading – liabilities	金 融 派 生 商 品	149	78
Lease obligations	リ ー ス 債 務	538	418
Asset retirement obligations	資 産 除 去 債 務	322	326
Other	そ の 他 の 負 債	13,283	957
Provision for bonuses	賞 与 引 当 金	571	573
Provision for directors' bonuses	役 員 賞 与 引 当 金	22	18
Provision for retirement benefits	退 職 給 付 引 当 金	5,467	5,222
Reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金	84	255
Reserve for reimbursement of dormant deposits	睡 眠 預 金 払 戻 損 失 引 当 金	61	70
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	1,468	1,468
Acceptances and guarantees	支 払 承 諾	10,047	9,810
Total liabilities	負 債 の 部 合 計	¥1,823,981	¥1,775,392

(Continued)

		Millions of yen	
		2013	2014
Net assets	(純資産の部)		
Capital stock	資 本 金	¥22,725	¥22,725
Capital surplus:	資 本 剰 余 金	17,623	17,623
Legal capital surplus	資 本 準 備 金	17,623	17,623
Retained earnings:	利 益 剰 余 金	71,466	74,731
Legal retained earnings	利 益 準 備 金	9,535	9,535
Other retained earnings:	そ の 他 利 益 剰 余 金	61,931	65,195
General reserve	別 途 積 立 金	56,420	60,420
Retained earnings brought forward	繰 越 利 益 剰 余 金	5,511	4,775
Treasury stock	自 己 株 式	(1,993)	(2,569)
Shareholders' equity	株 主 資 本 合 計	109,821	112,510
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	8,787	8,915
Revaluation reserve for land	土 地 再 評 価 差 額 金	1,152	1,152
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	9,940	10,067
Subscription rights to shares	新 株 予 約 権	158	188
Total net assets	純 資 産 の 部 合 計	119,920	122,767
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	¥1,943,901	¥1,898,159

Non-Consolidated Statements of Income

For the years ended March 31, 2013 and 2014

		Millions of yen	
		2013	2014
Ordinary income	経常収益	¥36,813	¥37,159
Interest income:	資金運用収益	30,068	29,723
Interest on loans and discounts	貸出金利息	26,696	26,022
Interest and dividends on securities	有価証券利息配当金	3,289	3,648
Interest on call loans	コールローン利息	74	45
Interest on deposits with banks	預け金利息	0	2
Other interest income	その他の受入利息	6	4
Trust fees	信託報酬	519	488
Fees and commissions:	役務取引等収益	4,387	4,515
Fees and commissions on domestic and foreign exchanges	受入為替手数料	1,475	1,498
Other fees and commissions	その他の役務収益	2,912	3,016
Other ordinary income:	その他業務収益	936	676
Gains on foreign exchange transactions	外国為替売買益	169	182
Gain on trading account securities transactions	商品有価証券売買益	0	0
Gains on sales of bonds	国債等債券売却益	766	493
Other	その他の業務収益	0	0
Other income:	その他経常収益	901	1,755
Recoveries of written-off claims	償却債権取立益	173	145
Reversal of reserve for compensation for trust principal losses	信託元本補填引当金戻入益	24	—
Gain on sales of stocks and other securities	株式等売却益	61	1,074
Gain on money held in trust	金銭の信託運用益	0	0
Other	その他の経常収益	641	534
Ordinary expenses	経常費用	27,499	28,597
Interest expenses:	資金調達費用	3,079	2,366
Interest on deposits	預金利息	2,345	1,844
Interest on call money	コールマネー利息	1	2
Interest on borrowings and rediscounts	債券貸借取引支払利息	0	0
Interest on borrowings and rediscounts	借入金利息	0	0
Other interest expenses	その他の支払利息	730	517
Fees and commissions payments:	役務取引等費用	2,505	2,417
Fees and commissions on domestic and foreign exchanges	支払為替手数料	240	248
Other fees and commissions	その他の役務費用	2,264	2,169
Other ordinary expenses:	その他業務費用	43	552
Loss on sales of bonds	国債等債券売却損	43	552
General and administrative expenses	営業経費	19,312	19,952
Other expenses:	その他経常費用	2,559	3,308
Provision of allowance for loans losses	貸倒引当金繰入額	1,375	2,031
Written-off of loans	貸出金償却	223	659
Reserve for compensation for trust principal losses	信託元本補填引当金繰入額	—	171
Loss on sales of stocks and other securities	株式等売却損	575	30
Loss on devaluation of stocks and other securities	株式等償却	35	12
Provision for losses on reimbursement of dormant deposits	睡眠預金払戻損失引当金繰入額	5	8
Other	その他の経常費用	345	395

Ordinary profit	経 常 利 益	¥9,314	¥8,562
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(Continued)

		Millions of yen	
		2013	2014
Extraordinary income	特 別 利 益	0	0
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	0	0
Extraordinary loss	特 別 損 失	8	82
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	8	13
Impairment loss	減 損 損 失	0	68
Income before income taxes	税 引 前 当 期 純 利 益	9,305	8,479
Income taxes – current	法 人 税、住 民 税 及 び 事 業 税	4,300	3,555
Income taxes – deferred	法 人 税 等 調 整 額	(422)	328
Total income taxes	法 人 税 等 合 計	3,877	3,883
Net income	当 期 純 利 益	¥ 5,428	¥ 4,596

Non-Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2013

(Millions of yen)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
			Legal capital surplus	Total capital surplus
資本金	資本準備金	資本剰余金合計		
Balance at the beginning of the current period	当 期 首 残 高	22,725	17,623	17,623
Changes during the period	当 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Net income	当 期 純 利 益			
Transfer to general reserve	別 途 積 立 金 の 積 立			
Purchase of treasury stock	自 己 株 式 の 取 得			
Disposal of treasury stock	自 己 株 式 の 処 分			
Retirement of treasury stock	自 己 株 式 の 消 却			
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)			
Total changes during the period	当 期 変 動 額 合 計	—	—	—
Balance at the end of the current period	当 期 末 残 高	22,725	17,623	17,623

	(Japanese)	Shareholders' equity					
		株主資本					
		Retained earnings				Treasury stock	Total shareholders' equity
		利益剰余金					
		Legal retained earnings	Other retained earnings		Total retained earnings		
			その他利益剰余金				
General reserve	Retained earnings brought forward						
利益準備金	別途積立金	繰越利益剰余金	利益剰余金合計	自己株式	株主資本合計		
Balance at the beginning of the current period	当 期 首 残 高	9,535	52,920	6,311	68,767	(2,685)	106,430
Changes during the period	当 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当			(1,334)	(1,334)		(1,334)
Net income	当 期 純 利 益			5,428	5,428		5,428
Transfer to general reserve	別 途 積 立 金 の 積 立		3,500	(3,500)	—		—
Purchase of treasury stock	自 己 株 式 の 取 得					(703)	(703)
Disposal of treasury stock	自 己 株 式 の 処 分			(0)	(0)	0	0
Retirement of treasury stock	自 己 株 式 の 消 却			(1,394)	(1,394)	1,394	—
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			0	0		0
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)						
Total changes during the period	当 期 変 動 額 合 計	—	3,500	(800)	2,699	691	3,390
Balance at the end of the current period	当 期 末 残 高	9,535	56,420	5,511	71,466	(1,993)	109,821

(Continued)

(Millions of yen)

	(Japanese)	Valuation and translation adjustments			Subscription rights to shares	Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
		その他有価証券評価差額金	土地再評価差額金	評価・換算差額等合計		
Balance at the beginning of the current period	当 期 首 残 高	4,394	1,152	5,547	105	112,083
Changes during the period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(1,334)
Net income	当 期 純 利 益					5,428
Transfer to general reserve	別 途 積 立 金 の 積 立					—
Purchase of treasury stock	自 己 株 式 の 取 得					(703)
Disposal of treasury stock	自 己 株 式 の 処 分					0
Retirement of treasury stock	自 己 株 式 の 消 却					—
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩					0
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	4,392	(0)	4,392	52	4,445
Total changes during the period	当 期 変 動 額 合 計	4,392	(0)	4,392	52	7,836
Balance at the end of the current period	当 期 末 残 高	8,787	1,152	9,940	158	119,920

For the year ended March 31, 2014

(Millions of yen)

	(Japanese)	Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			資本剰余金	
			Legal capital surplus	Total capital surplus
資本金	資本準備金	資本剰余金合計		
Balance at the beginning of the current period	当 期 首 残 高	22,725	17,623	17,623
Changes during the period	当 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当			
Net income	当 期 純 利 益			
Transfer to general reserve	別 途 積 立 金 の 積 立			
Purchase of treasury stock	自 己 株 式 の 取 得			
Disposal of treasury stock	自 己 株 式 の 処 分			
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)			
Total changes during the period	当 期 変 動 額 合 計	-	-	-
Balance at the end of the current period	当 期 末 残 高	22,725	17,623	17,623

	(Japanese)	Shareholders' equity					
		株主資本					
		Retained earnings				Treasury stock	Total shareholders' equity
		利益剰余金					
		Legal retained earnings	Other retained earnings		Total retained earnings		
			General reserve	Retained earnings brought forward			
利益準備金	別途積立金	繰越利益剰余金	利益剰余金合計	自己株式	株主資本合計		
Balance at the beginning of the current period	当 期 首 残 高	9,535	56,420	5,511	71,466	(1,993)	109,821
Changes during the period	当 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当			(1,328)	(1,328)		(1,328)
Net income	当 期 純 利 益			4,596	4,596		4,596
Transfer to general reserve	別 途 積 立 金 の 積 立		4,000	(4,000)	-		-
Purchase of treasury stock	自 己 株 式 の 取 得					(610)	(610)
Disposal of treasury stock	自 己 株 式 の 処 分			(3)	(3)	34	30
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)						
Total changes during the period	当 期 変 動 額 合 計	-	4,000	(735)	3,264	(575)	2,689
Balance at the end of the current period	当 期 末 残 高	9,535	60,420	4,775	74,731	(2,569)	112,510

(Continued)

(Millions of yen)

	(Japanese)	Valuation and translation adjustments			Subscription rights to shares	Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
		その他有価証券 評価差額金	土地再評価差 額金	評価・換算 差額等合計		
				新株予約権	純資産合計	
Balance at the beginning of the current period	当 期 首 残 高	8,787	1,152	9,940	158	119,920
Changes during the period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(1,328)
Net income	当 期 純 利 益					4,596
Transfer to general reserve	別 途 積 立 金 の 積 立					—
Purchase of treasury stock	自 己 株 式 の 取 得					(610)
Disposal of treasury stock	自 己 株 式 の 処 分					30
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	127	—	127	30	157
Total changes during the period	当 期 変 動 額 合 計	127	—	127	30	2,847
Balance at the end of the current period	当 期 末 残 高	8,915	1,152	10,067	188	122,767

(Note) Trust Assets and Liabilities

(Millions of yen)

Assets			
資産			
Items		Consolidated result from previous fiscal year (As of March 31, 2013)	Consolidated result from reporting fiscal year (As of March 31, 2014)
科目		前事業年度 (平成 25 年 3 月 31 日)	当事業年度 (平成 26 年 3 月 31 日)
Loans and bills discounted	貸 出 金	5,198	3,964
Other receivables	そ の 他 債 権	3	2
Loaned money from banking account	銀 行 勘 定 貸	71,142	63,610
Total	合 計	76,344	67,577

Liabilities			
負債			
Items		Consolidated result from previous fiscal year (As of March 31, 2013)	Consolidated result from reporting fiscal year (As of March 31, 2014)
科目		前事業年度 (平成 25 年 3 月 31 日)	当事業年度 (平成 26 年 3 月 31 日)
Money held in trust	金 銭 信 託	76,344	67,577
Total	合 計	76,344	67,577