

Flash Report for the Year Ended March 31, 2017 <Under Japanese GAAP>

May 12, 2017

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: Tatsuhiko Yamashiro, Executive Officer and General Manager, General Planning Division
 Phone: +81-98-867-2141
 Scheduled date for annual general meeting of shareholders: June 22, 2017
 Date for initiation of dividend payments (subject to change): June 23, 2017
 Scheduled date for submission of Securities Report: June 22, 2017
 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, 2017 (April 1, 2016 to March 31, 2017)

(1) Operating results

(¥ million)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
Year ended March 31, 2017	¥51,214	0.4%	¥9,026	(25.8)%	¥5,824	(24.8)%
Year ended March 31, 2016	¥50,974	4.1%	¥12,178	6.6%	¥7,747	5.8%

Note: Comprehensive income

Year ended March 31, 2017: ¥697 million (90.2% decrease)

Year ended March 31, 2016: ¥7,176 million (54.3% decrease)

	Net income per share (¥)		Net income to shareholders' equity ratio	Ordinary profit to total assets	Ordinary profit to ordinary income
	Basic	Diluted			
Year ended March 31, 2017	¥242.79	¥242.12	4.0%	0.4%	17.6%
Year ended March 31, 2016	¥321.40	¥320.50	5.4%	0.5%	23.8%

Notes: 1. Percentage figures for ordinary income, ordinary profit and net income attributable to owners of the parent represent year-on-year comparisons.

2. Earnings from investments in equity-method affiliates

Year ended March 31, 2017: ¥— million yen Year ended March 31, 2016: ¥— million yen

(2) Financial position

(¥ million)

	Total assets	Net assets	Equity ratio*	Net assets per share (¥)
As of March 31, 2017	¥2,151,367	¥149,406	6.6%	¥5,993.58
As of March 31, 2016	¥2,112,121	¥150,511	6.8%	¥6,055.24

Note: Owners' equity

As of March 31, 2017: ¥143,784 million As of March 31, 2016: ¥145,186 million

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

This equity ratio is not a capital adequacy ratio stipulated in the Basel Capital Accord.

(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, 2017	¥(29,400)	¥70,472	¥(1,859)	¥108,006
Year ended March 31, 2016	¥(4,692)	¥(1,118)	¥(1,885)	¥68,763

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, 2016	—	35.00	—	50.00	85.00	1,702	26.4%	1.1%
Year ended March 31, 2017	—	35.00	—	35.00	70.00	1,679	28.8%	1.1%
Year ending March 31, 2018 (forecast)	—	35.00	—	35.00	70.00		28.9%	

Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2016

Common dividend: ¥35.00 per share

Commemorative dividend: ¥15.00 per share

3. Operating Performance Forecasts for the Year Ending March 31, 2018

(April 1, 2017 to March 31, 2018)

							(¥ million)
	Ordinary income		Ordinary profit		Net income attributable to owners of the parent		Net income per share (¥)
First half	¥25,100	0.9%	¥4,400	(13.2)%	¥2,900	(17.1)%	¥120.88
Full term	¥49,800	(2.7)%	¥8,800	(2.5)%	¥5,800	(0.4)%	¥241.77

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, changes in accounting estimates and restatements

Changes in accounting policies following revision of accounting standards, etc.: not applicable

Changes in accounting policies other than those above: not applicable

Changes in accounting estimates: not applicable

Restatements: not applicable

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

As of March 31, 2017: 24,240,000 shares As of March 31, 2016: 24,240,000 shares

Number of treasury shares at the end of the period

As of March 31, 2017: 250,261 shares As of March 31, 2016: 262,956 shares

Average number of shares during the period

Year ended March 31, 2017: 23,987,352 shares Year ended March 31, 2016: 24,106,519 shares

Note: The Bank conducted a stock split at a ratio of 1:1.2 of ordinary shares as of July 1, 2016. Accordingly, the number of ordinary shares issued was calculated on the assumption that the Bank conducted the stock split at the beginning of the previous consolidated fiscal year.

(Reference)

1. Non-Consolidated Results for the Year Ended March 31, 2017 (April 1, 2016 to March 31, 2017)

(1) Operating results (¥ million)

	Ordinary income		Ordinary profit		Net income		Net income per share (¥)	
							Basic	Diluted
Year ended March 31, 2017	¥38,316	1.3%	¥7,858	(26.7)%	¥5,360	(24.9)%	¥223.46	¥222.84
Year ended March 31, 2016	¥37,818	3.7%	¥10,725	7.8%	¥7,142	5.1%	¥296.27	¥295.45

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, 2017	¥2,131,016	¥138,069	6.4%	¥5,745.75
As of March 31, 2016	¥2,093,506	¥140,077	6.6%	¥5,832.74

Note: Owners' equity

As of March 31, 2017: ¥137,839 million As of March 31, 2016: ¥139,851 million

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

This equity ratio is not a capital adequacy ratio stipulated in the Basel Capital Accord.

2. Non-Consolidated Operating Performance Forecasts for the Year Ending March 31, 2018 (April 1, 2017 to March 31, 2018)

(¥ million)

	Ordinary income		Ordinary profit		Net income		Net income per share (¥)
First half	¥17,800	(3.5)%	¥3,800	(16.0)%	¥2,700	(18.3)%	¥112.54
Full term	¥35,200	(8.1)%	¥7,500	(4.5)%	¥5,300	(1.1)%	¥220.92

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

※These consolidated financial results are outside the scope of audit.

※Explanation on the appropriate use of forecasted financial results, and other special remarks:

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. The Bank has no intention of guaranteeing their achievement. Actual results may differ substantially due to various factors.

Consolidated Balance Sheets

As of March 31, 2016 and 2017

	(Japanese)	Millions of yen	
		2016	2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	¥69,003	¥108,226
Call loans and bills bought	コールローン及び買入手形	1,121	1,158
Monetary claims bought	買入金銭債権	440	559
Money held in trust	金銭の信託	—	1,044
Securities	有価証券	598,602	519,342
Loans and bills discounted	貸出金	1,378,238	1,453,456
Foreign exchanges	外国為替	3,816	3,078
Lease claims and lease investment assets	リース債権及びリース投資資産	17,002	18,155
Other assets	その他資産	21,767	24,708
Tangible fixed assets:	有形固定資産	21,239	19,737
Buildings	建物	4,214	3,951
Land	土地	11,587	11,360
Tangible lease assets	リース資産	228	220
Construction in progress	建設仮勘定	150	181
Other tangible fixed assets	その他の有形固定資産	5,058	4,022
Intangible assets:	無形固定資産	1,763	1,948
Software	ソフトウェア	1,051	1,447
Other intangible assets	その他の無形固定資産	711	501
Deferred tax assets	繰延税金資産	627	657
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,206	9,545
Allowance for loan losses	貸倒引当金	(10,706)	(10,250)
Total assets	資産の部合計	¥2,112,121	¥2,151,367

(Continued)

	(Japanese)	Millions of yen	
		2016	2017
Liabilities	(負債の部)		
Deposits	預 金	¥1,804,870	¥1,835,024
Call money and bills sold	コールマネー及び売渡手形	50,000	40,000
Payables under securities lending transactions	債券貸借取引受入担保金	—	4,678
Borrowed money	借 用 金	12,119	42,832
Foreign exchanges	外 国 為 替	32	24
Due to trust account	信 託 勘 定 借	56,143	42,093
Other liabilities	そ の 他 負 債	17,017	17,414
Provision for bonuses	賞 与 引 当 金	719	725
Provision for directors' bonuses	役 員 賞 与 引 当 金	24	24
Net defined benefit liability	退 職 給 付 に 係 る 負 債	7,835	7,581
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	23	25
Reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金	116	96
Reserve for losses on interest refund	利 息 返 還 損 失 引 当 金	25	44
Reserve for reimbursement of dormant deposits	睡 眠 預 金 払 戻 損 失 引 当 金	110	144
Reserves under special laws	特 別 法 上 の 引 当 金	—	5
Deferred tax liabilities	繰 延 税 金 負 債	2,104	484
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	1,261	1,213
Acceptances and guarantees	支 払 承 諾	9,206	9,545
Total liabilities	負 債 の 部 合 計	1,961,610	2,001,960
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	89,192	93,284
Treasury stock	自 己 株 式	(863)	(821)
Shareholders' equity	株 主 資 本 合 計	128,683	132,818
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	16,779	11,207
Revaluation reserve for land	土 地 再 評 価 差 額 金	1,358	1,247
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(1,634)	(1,487)
Accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	16,503	10,966
Subscription rights to shares	新 株 予 約 権	225	230
Non-controlling interests	非 支 配 株 主 持 分	5,098	5,391
Total net assets	純 資 産 の 部 合 計	150,511	149,406
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	¥2,112,121	¥2,151,367

Consolidated Statements of Income and Comprehensive Income

For the years ended March 31, 2016 and 2017

	(Japanese)	Millions of yen	
		2016	2017
Ordinary income	経 常 収 益	¥50,974	¥51,214
Interest income:	資 金 運 用 収 益	30,786	29,507
Interest on loans and discounts	貸 出 金 利 息	25,700	24,074
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	4,984	5,343
Interest on call loans and bills bought	コ ー ル ロ ー ン 利 息 及 び 買 入 手 形 利 息	26	19
Interest on deposits with banks	預 け 金 利 息	49	46
Other interest income	そ の 他 の 受 入 利 息	26	22
Trust fees	信 託 報 酬	405	331
Fees and commissions	役 務 取 引 等 収 益	4,918	5,027
Other ordinary income	そ の 他 業 務 収 益	12,698	14,081
Other income:	そ の 他 経 常 収 益	2,164	2,267
Recoveries of written-off claims	償 却 債 権 取 立 益	437	234
Reversal of reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金 戻 入 益	101	20
Other ordinary income	そ の 他 の 経 常 収 益	1,625	2,012
Ordinary expenses	経 常 費 用	38,795	42,188
Interest expenses:	資 金 調 達 費 用	2,170	1,548
Interest on deposits	預 金 利 息	1,609	1,116
Interest on call money and bills sold	コ ー ル マ ネ ー 利 息 及 び 売 渡 手 形 利 息	0	(6)
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	32	62
Interest on borrowings and rediscounts	借 用 金 利 息	83	65
Other interest expenses	そ の 他 の 支 払 利 息	445	310
Fees and commissions payments	役 務 取 引 等 費 用	2,152	2,591
Other ordinary expenses	そ の 他 業 務 費 用	10,561	12,712
General and administrative expenses	営 業 経 費	21,730	22,984
Other expenses:	そ の 他 経 常 費 用	2,179	2,351
Provision of allowance for loans losses	貸 倒 引 当 金 繰 入 額	787	861
Other	そ の 他 の 経 常 費 用	1,392	1,489
Ordinary profit	経 常 利 益	12,178	9,026
Extraordinary income	特 別 利 益	2,166	15
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	0	15
Income from compensation for damage	受 取 賠 償 金	2,166	—
Extraordinary loss	特 別 損 失	2,083	143
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	2,063	143
Impairment loss	減 損 損 失	19	—
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	12,261	8,898
Income taxes – current	法 人 税、住 民 税 及 び 事 業 税	3,896	2,094
Income taxes – deferred	法 人 税 等 調 整 額	239	680
Total income taxes	法 人 税 等 合 計	4,136	2,774
Net income	当 期 純 利 益	8,125	6,123
Net income attributable to non-controlling interests	非 支 配 株 主 に 帰 属 する 当 期 純 利 益	377	299
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 する 当 期 純 利 益	¥7,747	¥5,824

		Millions of yen	
(Japanese)		2016	2017
Net income	当期純利益	¥8,125	¥6,123
Other comprehensive income	その他の包括利益	(949)	(5,425)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	436	(5,573)
Revaluation reserve for land	土地再評価差額金	67	—
Remeasurements of defined benefit plans	退職給付に係る調整額	(1,453)	147
Comprehensive income	包括利益	7,176	697
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	6,795	398
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	¥380	¥298

Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2016

(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	86,005	(3,573)	122,786
Changes during the period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(1,407)		(1,407)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			7,747		7,747
Purchase of treasury stock	自 己 株 式 の 取 得				(473)	(473)
Disposal of treasury stock	自 己 株 式 の 処 分			(3)	32	29
Retirement of treasury stock	自 己 株 式 の 消 却			(3,151)	3,151	—
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	—	—	3,186	2,710	5,897
Balance at the end of the current period	当 期 末 残 高	22,725	17,629	89,192	(863)	128,683

	(Japanese)	Accumulated other comprehensive income				Subscription rights to shares	Non-controlling 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	16,345	1,291	(181)	17,456	196	4,723	145,162
Changes during the period	当 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(1,407)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益							7,747
Purchase of treasury stock	自 己 株 式 の 取 得							(473)
Disposal of treasury stock	自 己 株 式 の 処 分							29
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）	433	66	(1,453)	(953)	29	375	(548)
Total changes during the period	当 期 変 動 額 合 計	433	66	(1,453)	(953)	29	375	5,349
Balance at the end of the current period	当 期 末 残 高	16,779	1,358	(1,634)	16,503	225	5,098	150,511

For the year ended March 31, 2017

(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	89,192	(863)	128,683
Changes during the period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(1,838)		(1,838)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			5,824		5,824
Purchase of treasury stock	自 己 株 式 の 取 得				(15)	(15)
Disposal of treasury stock	自 己 株 式 の 処 分			(4)	58	53
Reversal of revaluation reserve for land	土地再評価差額金の取崩			111		111
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	—	—	4,092	42	4,134
Balance at the end of the current period	当 期 末 残 高	22,725	17,629	93,284	(821)	132,818

	(Japanese)	Accumulated other comprehensive income				Subscription rights to shares	Non-controlling 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	16,779	1,358	(1,634)	16,503	225	5,098	150,511
Changes during the period	当 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(1,838)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益							5,824
Purchase of treasury stock	自 己 株 式 の 取 得							(15)
Disposal of treasury stock	自 己 株 式 の 処 分							53
Reversal of revaluation reserve for land	土地再評価差額金の取崩							111
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）	(5,572)	(111)	147	(5,536)	4	293	(5,238)
Total changes during the period	当 期 変 動 額 合 計	(5,572)	(111)	147	(5,536)	4	293	(1,104)
Balance at the end of the current period	当 期 末 残 高	11,207	1,247	(1,487)	10,966	230	5,391	149,406

Consolidated Statements of Cash Flows

For the years ended March 31, 2016 and 2017

	(Japanese)	Millions of yen	
		2016	2017
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes	税金等調整前当期純利益	¥12,261	¥8,898
Depreciation and amortization	減価償却費	1,821	2,556
Impairment loss	減損損失	19	—
Amortization of goodwill	のれん償却額	—	183
Change in allowance for loan losses	貸倒引当金の増減(△)	144	(643)
Change in provision for bonuses	賞与引当金の増減額(△は減少)	31	5
Change in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	(1)	0
Change in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	(293)	(43)
Change in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	(5)	1
Change in reserve for compensation for trust principal losses	信託元本補填引当金の増減(△)	(101)	(20)
Change in reserve for losses on interest refund	利息返還損失引当金の増減額(△は減少)	6	19
Change in reserve for reimbursement of dormant deposits	睡眠預金払戻損失引当金の増減(△)	25	34
Interest income	資金運用収益	(30,786)	(29,507)
Interest expenses	資金調達費用	2,170	1,548
Losses related to securities transactions	有価証券関係損益(△)	(1,007)	(1,027)
Loss on disposal of noncurrent assets	固定資産処分損益(△は益)	2,063	128
Net change in loans and bills discounted	貸出金の純増(△)減	(79,089)	(74,265)
Net change in deposits	預金の純増減(△)	15,940	30,153
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(△)	436	29,760
Net change in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	(10)	20
Net change in call loans and others	コールローン等の純増(△)減	(645)	(156)
Net change in call money and others	コールマネー等の純増減(△)	50,000	(10,000)
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	—	4,678
Net change in foreign exchange – assets	外国為替(資産)の純増(△)減	(723)	737
Net change in foreign exchange – liabilities	外国為替(負債)の純増減(△)	(46)	(7)
Net change in due to trust account	信託勘定借の純増減(△)	(1,627)	(14,049)
Interest received	資金運用による収入	31,099	29,686
Interest paid	資金調達による支出	(2,451)	(1,834)
Other	その他	(1,539)	(2,093)
Subtotal	小計	(2,307)	(25,235)
Income taxes paid	法人税等の支払額	(2,384)	(4,165)
Net cash used in operating activities	営業活動によるキャッシュ・フロー	(4,692)	(29,400)
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	(139,337)	(132,087)
Proceeds from sales of securities	有価証券の売却による収入	36,362	87,484
Proceeds from maturities of securities	有価証券の償還による収入	106,785	116,389
Purchases of tangible fixed assets	有形固定資産の取得による支出	(4,392)	(809)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	145	367
Purchases of intangible assets	無形固定資産の取得による支出	(682)	(691)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	連結の範囲の変更を伴う子会社株式の取得による支出	—	(179)

Net cash provided by (used in) investing activities

投資活動によるキャッシュ・フロー

¥(1,118)

¥70,472

		Millions of yen	
(Japanese)		2016	2017
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	¥(1,407)	¥(1,838)
Cash dividends paid to non-controlling interests	非支配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	(473)	(15)
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	(1,885)	(1,859)
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	(21)	30
Net change in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	(7,718)	39,243
Cash and cash equivalents at beginning of the current period	現金及び現金同等物の期首残高	76,481	68,763
Cash and cash equivalents at end of the current period	現金及び現金同等物の期末残高	¥68,763	¥108,006

Non-Consolidated Balance Sheets

As of March 31, 2016 and 2017

	(Japanese)	Millions of yen	
		2016	2017
Assets	(資産の部)		
Cash and due from banks:	現金預け金	¥68,507	¥107,495
Cash	現金	38,719	40,896
Due from banks	預け金	29,788	66,599
Call loans	コールローン	1,121	1,158
Monetary claims bought	買入金銭債権	231	231
Securities:	有価証券	599,468	521,495
Government bonds	国債	231,835	174,855
Local government bonds	地方債	126,294	107,604
Corporate bonds	社債	109,536	92,495
Stocks	株式	26,090	27,962
Other securities	その他の証券	105,711	118,576
Loans and bills discounted:	貸出金	1,389,895	1,465,228
Bills discounted	割引手形	7,231	5,857
Loans on bills	手形貸付	118,234	121,919
Loans on deeds	証書貸付	1,182,280	1,254,174
Overdrafts	当座貸越	82,148	83,277
Foreign exchanges:	外国為替	3,816	3,078
Due from foreign banks	外国他店預け	3,787	3,065
Foreign bills receivable	取立外国為替	28	12
Other assets:	その他の資産	6,894	9,240
Domestic exchange settlement account, debit	未決済為替貸	8	17
Prepaid expenses	前払費用	82	109
Accrued income	未収収益	2,057	1,910
Derivatives other than for trading – assets	金融派生商品	1,239	460
Other	その他の資産	3,506	6,741
Tangible fixed assets:	有形固定資産	20,811	19,291
Buildings	建物	4,199	3,931
Land	土地	11,565	11,338
Tangible lease assets	リース資産	259	287
Construction in progress	建設仮勘定	157	181
Other tangible fixed assets	その他の有形固定資産	4,628	3,551
Intangible assets:	無形固定資産	1,522	1,757
Software	ソフトウェア	818	1,263
Other intangible assets	その他の無形固定資産	704	494
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,206	9,545
Allowance for loan losses	貸倒引当金	(7,967)	(7,507)
Total assets	資産の部合計	¥2,093,506	¥2,131,016

(Continued)

	(Japanese)	Millions of yen	
		2016	2017
Liabilities	(負債の部)		
Deposits:	預 金	¥1,821,573	¥1,853,801
Current deposits	当 座 預 金	19,575	20,479
Ordinary deposits	普 通 預 金	975,448	1,085,581
Savings deposits	貯 蓄 預 金	6,850	7,157
Deposits at notice	通 知 預 金	2,476	2,021
Time deposits	定 期 預 金	789,652	710,399
Other deposits	そ の 他 の 預 金	27,570	28,162
Call money	コ ー ル マ ネ ー	50,000	40,000
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	—	4,678
Borrowed money:	借 用 金	—	30,000
Borrowings from other banks	借 入 金	—	30,000
Foreign exchanges:	外 国 為 替	32	24
Foreign bills sold	売 渡 外 国 為 替	30	24
Foreign bills payable	未 払 外 国 為 替	1	—
Due to trust account	信 託 勘 定 借	56,143	42,093
Other liabilities:	そ の 他 負 債	6,263	4,360
Domestic exchange settlement account, credit	未 決 済 為 替 借	126	163
Income taxes payable	未 払 法 人 税 等	2,339	141
Accrued expenses	未 払 費 用	1,535	1,348
Unearned revenue	前 受 収 益	577	625
Derivatives other than for trading – liabilities	金 融 派 生 商 品	177	104
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	—	206
Lease obligations	リ ー ス 債 務	351	387
Asset retirement obligations	資 産 除 去 債 務	350	346
Other	そ の 他 の 負 債	805	1,037
Provision for bonuses	賞 与 引 当 金	587	589
Provision for directors' bonuses	役 員 賞 与 引 当 金	14	14
Provision for retirement benefits	退 職 給 付 引 当 金	5,317	5,263
Reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金	116	96
Reserve for reimbursement of dormant deposits	睡 眠 預 金 払 戻 損 失 引 当 金	110	144
Deferred tax liabilities	繰 延 税 金 負 債	2,801	1,119
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	1,261	1,213
Acceptances and guarantees	支 払 承 諾	9,206	9,545
Total liabilities	負 債 の 部 合 計	¥1,953,428	¥1,992,947

(Continued)

		Millions of yen	
	(Japanese)	2016	2017
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	82,235	85,864
Legal retained earnings	利 益 準 備 金	9,535	9,535
Other retained earnings:	そ の 他 利 益 剰 余 金	72,700	76,328
General reserve	別 途 積 立 金	68,520	70,620
Retained earnings brought forward	繰 越 利 益 剰 余 金	4,180	5,708
Treasury stock	自 己 株 式	(863)	(821)
Shareholders' equity	株 主 資 本 合 計	121,721	125,391
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	16,772	11,199
Revaluation reserve for land	土 地 再 評 価 差 額 金	1,358	1,247
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	18,130	12,447
Subscription rights to shares	新 株 予 約 権	225	230
Total net assets	純 資 産 の 部 合 計	140,077	138,069
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	¥2,093,506	¥2,131,016

Non-Consolidated Statements of Income

For the years ended March 31, 2016 and 2017

		Millions of yen	
	(Japanese)	2016	2017
Ordinary income	経常収益	¥37,818	¥38,316
Interest income:	資金運用収益	29,963	28,691
Interest on loans and discounts	貸出金利息	24,911	23,294
Interest and dividends on securities	有価証券利息配当金	4,973	5,330
Interest on call loans	コールローン利息	26	19
Interest on deposits with banks	預け金利息	49	46
Other interest income	その他の受入利息	2	0
Trust fees	信託報酬	405	331
Fees and commissions:	役務取引等収益	4,907	5,017
Fees and commissions on domestic and foreign exchanges	受入為替手数料	1,539	1,567
Other fees and commissions	その他の役務収益	3,368	3,450
Other ordinary income:	その他業務収益	491	2,096
Gains on foreign exchange transactions	外国為替売買益	24	—
Gain on trading account securities transactions	商品有価証券売買益	1	0
Gains on sales of bonds	国債等債券売却益	464	2,096
Income from derivatives other than for trading or hedging	金融派生商品収益	1	—
Other	その他の業務収益	0	0
Other income:	その他経常収益	2,050	2,178
Recoveries of written-off claims	償却債権取立益	289	137
Reversal of reserve for compensation for trust principal losses	信託元本補填引当金戻入益	101	20
Gain on sales of stocks and other securities	株式等売却益	982	1,350
Other	その他の経常収益	677	669
Ordinary expenses	経常費用	27,093	30,457
Interest expenses:	資金調達費用	2,107	1,495
Interest on deposits	預金利息	1,624	1,125
Interest on call money	コールマネー利息	0	(6)
Interest on payables under securities lending transactions	債券貸借取引支払利息	32	62
Interest on borrowings and rediscounts	借入金利息	0	0
Other interest expenses	その他の支払利息	450	314
Fees and commissions payments:	役務取引等費用	2,626	3,084
Fees and commissions on domestic and foreign exchanges	支払為替手数料	266	292
Other fees and commissions	その他の役務費用	2,360	2,792
Other ordinary expenses:	その他業務費用	133	2,406
Loss on foreign exchange transactions	外国為替売買損	—	238
Loss on sales of bonds	国債等債券売却損	133	2,168
General and administrative expenses	営業経費	20,629	21,743
Other expenses:	その他経常費用	1,596	1,726
Provision of allowance for loans losses	貸倒引当金繰入額	784	874
Written-off of loans	貸出金償却	242	239
Loss on sales of stocks and other securities	株式等売却損	298	125
Loss on devaluation of stocks and other securities	株式等償却	7	91
Provision for losses on reimbursement of dormant deposits	睡眠預金払戻損失引当金繰入額	67	81
Other	その他の経常費用	195	315
Ordinary profit	経常利益	¥10,725	¥7,858

(Continued)

		Millions of yen	
	(Japanese)	2016	2017
Extraordinary income	特 別 利 益	¥2,166	¥14
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	0	14
Income from compensation for damage	受 取 賠 償 金	2,166	—
Extraordinary loss	特 別 損 失	2,090	143
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	2,071	143
Impairment loss	減 損 損 失	19	—
Income before income taxes	税 引 前 当 期 純 利 益	10,801	7,730
Income taxes – current	法 人 税、住 民 税 及 び 事 業 税	3,606	1,659
Income taxes – deferred	法 人 税 等 調 整 額	52	710
Total income taxes	法 人 税 等 合 計	3,658	2,369
Net income	当 期 純 利 益	¥7,142	¥5,360

Non-Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2016

(Millions of yen)

	(Japanese)	Shareholder's Equity						
		株主資本						
		Capital stock	Capital surplus		Retained earnings			
		資本金	資本剰余金		利益剰余金			
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
			資本準備金	資本剰余金合計	利益準備金	その他利益剰余金		利益剰余金合計
General reserve	Retained earnings brought forward							
別途積立金	繰越利益剰余金							
Balance at the beginning of the current period	当期首残高	22,725	17,623	17,623	9,535	63,720	6,399	79,654
Changes during the period	当期変動額							
Dividends from surplus	剰余金の配当						(1,407)	(1,407)
Net income	当期純利益						7,142	7,142
Transfer to general reserve	別途積立金の積立					4,800	(4,800)	—
Purchase of treasury stock	自己株式の取得							
Disposal of treasury stock	自己株式の処分						(3)	(3)
Retirement of treasury stock	自己株式の消却						(3,151)	(3,151)
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 change during the period	当期変動額合計	—	—	—	—	4,800	(2,218)	2,581
Balance at the end of the current period	当期末残高	22,725	17,623	17,623	9,535	68,520	4,180	82,235

	(Japanese)	Shareholders' equity		Valuation and translation adjustments			Subscription rights to shares	Total net assets
		株主資本		評価・換算差額等			新株予約権	純資産合計
		Treasury stock	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
		自己株式	株主資本合計	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	(3,573)	116,429	16,339	1,291	17,631	196	134,256
Changes during the period	当期変動額							
Dividends from surplus	剰余金の配当		(1,407)					(1,407)
Net income	当期純利益		7,142					7,142
Transfer to general reserve	別途積立金の積立		—					—
Purchase of treasury stock	自己株式の取得	(473)	(473)					(473)
Disposal of treasury stock	自己株式の処分	32	29					29
Retirement of treasury stock	自己株式の消却	3,151	—					—
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）			432	66	499	29	529
Total changes during the period	当期変動額合計	2,710	5,291	432	66	499	29	5,820
Balance at the end of the current period	当期末残高	(863)	121,721	16,772	1,358	18,130	225	140,077

For the year ended March 31, 2017

(Millions of yen)

	(Japanese)	Shareholders' equity						
		株主資本						
		Capital stock	Capital surplus		Retained earnings			
		資本金	資本剰余金		利益剰余金			
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
資本準備金	資本剰余金合計		利益準備金	その他利益剰余金		利益剰余金合計		
		General reserve		Retained earnings brought forward				
		別途積立金	繰越利益剰余金					
Balance at the beginning of the current period	当期首残高	22,725	17,623	17,623	9,535	68,520	4,180	82,235
Changes during the period	当期変動額							
Dividends from surplus	剰余金の配当						(1,838)	(1,838)
Net income	当期純利益						5,360	5,360
Transfer to general reserve	別途積立金の積立					2,100	(2,100)	—
Purchase of treasury stock	自己株式の取得							
Disposal of treasury stock	自己株式の処分						(4)	(4)
Reversal of revaluation reserve for land	土地再評価差額金の取崩						111	111
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	—	—	—	—	2,100	1,528	3,628
Balance at the end of the current period	当期末残高	22,725	17,623	17,623	9,535	70,620	5,708	85,864

	(Japanese)	Shareholders' equity		Valuation and translation adjustments			Subscription rights to shares	Total net assets
		株主資本		評価・換算差額等				
		Treasury stock	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
自己株式	株主資本合計	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	(863)	121,721	16,772	1,358	18,130	225	140,077
Changes during the period	当期変動額							
Dividends from surplus	剰余金の配当		(1,838)					(1,838)
Net income	当期純利益		5,360					5,360
Transfer to general reserve	別途積立金の積立		—					—
Purchase of treasury stock	自己株式の取得	(15)	(15)					(15)
Disposal of treasury stock	自己株式の処分	58	53					53
Reversal of revaluation reserve for land	土地再評価差額金の取崩		111					111
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)			(5,572)	(111)	(5,683)	4	(5,678)
Total changes during the period	当期変動額合計	42	3,670	(5,572)	(111)	(5,683)	4	(2,008)
Balance at the end of the current period	当期末残高	(821)	125,391	11,199	1,247	12,447	230	138,069

(Note) Trust Assets and Liabilities

(Millions of yen)

Assets			
資産			
Items		Consolidated result from previous fiscal year (As of March 31, 2016)	Consolidated result from reporting fiscal year (As of March 31, 2017)
科目		前事業年度 (平成 28 年 3 月 31 日)	当事業年度 (平成 29 年 3 月 31 日)
Loans and bills discounted	貸 出 金	2,436	2,004
Other receivables	そ の 他 債 権	1	1
Loaned money from banking account	銀 行 勘 定 貸	56,143	42,093
Total	合 計	58,581	44,099

Liabilities			
負債			
Items		Consolidated result from previous fiscal year (As of March 31, 2016)	Consolidated result from reporting fiscal year (As of March 31, 2017)
科目		前事業年度 (平成 28 年 3 月 31 日)	当事業年度 (平成 29 年 3 月 31 日)
Money held in trust	金 銭 信 託	58,581	44,099
Total	合 計	58,581	44,099