The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statement of Income

Years ended March 31, 2018 and 2017

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2018	2017	2018
Income (Note 37)			
Interest income:			
Interest on loans and discounts	¥37,399	¥38,075	$352,023
Interest and dividends on securities	13,503	13,651	127,099
Other interest income	243	232	2,287
Fees and commissions	14,404	13,923	135,579
Other operating income (Note 22)	17,798	18,562	167,526
Other income (Note 23)	7,189	5,716	67,667
Total income	90,537	90,162	852,193
Expenses			
Interest expenses:			
Interest on deposits	1,567	1,652	14,749
Interest on borrowing and rediscounts	1,981	1,234	18,646
Other interest expenses	1,169	704	11,003
Fees and commissions	4,882	4,627	45,952
Other operating expenses (Note 24)	14,944	14,850	140,662
General and administrative expenses	43,204	43,999	406,664
Other expenses (Note 25)	2,894	2,344	27,240
Total expenses	70,644	69,412	664,947
Income before income taxes	19,892	20,749	187,236
Income taxes (Note 30)			
Current	4,076	4,052	38,365
Deferred	1,931	1,527	18,175
Net income	13,884	15,168	130,685
Net income attributable to noncontrolling interests	—	273	—
Net income attributable to owners of the parent	¥13,884	¥14,895	$130,685

	Yen		U.S. dollars
	2018	2017	2018
Per share information (Note 35)			
Basic net income	¥ 53.33	¥ 57.21	$ 0.502
Diluted net income	47.16	50.61	0.444
Cash dividends applicable to the year	8.00	8.00	0.075

See Notes to Consolidated Financial Statements.

The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statement of Comprehensive Income

Years ended March 31, 2018 and 2017

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2018	2017	2018
Net income	¥13,884	¥15,168	$130,685
Other comprehensive income (Note 33):			
Net unrealized gains on available-for-sale securities	24,768	13,819	233,132
Deferred gains (losses) on derivatives under hedge accounting	(230)	454	(2,164)
Defined retirement benefit plans	427	2,041	4,019
Total other comprehensive income	24,965	16,315	234,986
Comprehensive income	¥38,850	¥31,484	$365,681
Attributable to			
Owners of the parent	¥38,850	¥31,250	$365,681
Noncontrolling interests	—	233	—

See Notes to Consolidated Financial Statements.