The Shiga Bank, Ltd. and Consolidated Subsidiaries

# Consolidated Statement of Income

Years ended March 31, 2015 and 2014

| | Millions of yen | | Thousands of U.S. dollars |
|---|---|---|---|
| | 2015 | 2014 | 2015 |
| **Income** | | | |
| Interest income: | | | |
| Interest on loans and discounts | ¥40,633 | ¥42,087 | $338,129 |
| Interest and dividends on securities | 12,776 | 12,484 | 106,316 |
| Other interest income | 258 | 238 | 2,146 |
| Fees and commissions | 13,542 | 12,691 | 112,690 |
| Other operating income (Note 22) | 13,956 | 17,240 | 116,135 |
| Other income (Note 23) | 7,331 | 3,775 | 61,005 |
| Total income | 88,499 | 88,519 | 736,448 |
| **Expenses** | | | |
| Interest expenses: | | | |
| Interest on deposits | 2,242 | 2,540 | 18,656 |
| Interest on borrowing and rediscounts | 791 | 1,023 | 6,582 |
| Other interest expenses | 469 | 664 | 3,902 |
| Fees and commissions | 4,262 | 4,096 | 35,466 |
| Other operating expenses (Note 24) | 10,002 | 11,151 | 83,232 |
| General and administrative expenses | 45,013 | 45,584 | 374,577 |
| Other expenses (Note 25) | 1,657 | 4,011 | 13,788 |
| Total expenses | 64,439 | 69,072 | 536,232 |
| **Income before income taxes and minority interests** | 24,060 | 19,447 | 200,216 |
| **Income taxes** (Notes 18 and 28) | | | |
| Current | 4,450 | 6,943 | 37,030 |
| Deferred | 5,569 | 1,114 | 46,342 |
| Income before minority interests | 14,040 | 11,389 | 116,834 |
| Minority interests | 364 | 362 | 3,029 |
| Net income (Note 32) | ¥13,675 | ¥11,027 | $113,797 |

| | Yen | | U.S. dollars |
|---|---|---|---|
| | 2015 | 2014 | 2015 |
| **Per share information** (Notes 2 (u) and 32) | | | |
| Basic net income | ¥ 51.87 | ¥ 41.79 | $ 0.432 |
| Diluted net income | 51.68 | 41.78 | 0.430 |
| Cash dividends applicable to the year | 6.00 | 7.00 | 0.050 |

See Notes to Consolidated Financial Statements.

The Shiga Bank, Ltd. and Consolidated Subsidiaries

# Consolidated Statement of Comprehensive Income

Years ended March 31, 2015 and 2014

| | Millions of yen | | Thousands of U.S. dollars |
|---|---|---|---|
| | 2015 | 2014 | 2015 |
| **Income before minority interests** | ¥14,040 | ¥11,389 | $116,834 |
| Other comprehensive income (Note 31): | | | |
| Net unrealized gains on available-for-sale securities | 44,126 | 13,557 | 367,196 |
| Deferred (losses) gains on derivatives under hedge accounting | (644) | 110 | (5,359) |
| Land revaluation surplus | 816 | — | 6,790 |
| Defined retirement benefit plans | 4,824 | — | 40,143 |
| Total other comprehensive income | 49,122 | 13,668 | 408,770 |
| Comprehensive income | 63,162 | 25,058 | 525,605 |
| Attributable to | | | |
| Owners of parent | 62,665 | 24,645 | 521,469 |
| Minority interests | 497 | 412 | 4,135 |

See Notes to Consolidated Financial Statements.