The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statement of Income

Years ended March 31, 2019 and 2018

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2019	2018	2019
Income (Note 36)			
Interest income:			
Interest on loans and discounts	¥37,738	¥37,399	$340,012
Interest and dividends on securities	13,487	13,503	121,515
Other interest income	242	243	2,180
Fees and commissions	14,957	14,404	134,759
Other operating income (Note 22)	17,975	17,798	161,951
Other income (Note 23)	14,184	7,189	127,795
Total income	98,586	90,537	888,242
Expenses			
Interest expenses:			
Interest on deposits	2,625	1,567	23,650
Interest on borrowing and rediscounts	2,688	1,981	24,218
Other interest expenses	1,833	1,169	16,515
Fees and commissions	5,082	4,882	45,787
Other operating expenses (Note 24)	16,537	14,944	148,995
General and administrative expenses	41,972	43,204	378,160
Other expenses (Note 25)	6,847	2,894	61,690
Total expenses	77,587	70,644	699,044
Income before income taxes	20,998	19,892	189,188
Income taxes (Note 30)			
Current	5,732	4,076	51,644
Deferred	584	1,931	5,261
Net income	14,681	13,884	132,273
Net income attributable to owners of the parent	¥14,681	¥13,884	$132,273

	Yen		U.S. dollars
	2019	2018(*)	2019
Per share information (Note 34)			
Basic net income	¥282.24	¥266.68	$ 2.543
Diluted net income	249.42	235.80	2.247
Cash dividends applicable to the year	42.50	40.00	0.383

(*) Per share figures have been restated, as appropriate, to reflect a 1-for-5 reverse stock split effected October 1, 2018.
See Notes to Consolidated Financial Statements.

The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statement of Comprehensive Income

Years ended March 31, 2019 and 2018

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2019	2018	2019
Net income	¥ 14,681	¥13,884	$ 132,273
Other comprehensive income (Note 33):			
Net unrealized gains (losses) on available-for-sale securities	(14,258)	24,768	(128,462)
Deferred losses on derivatives under hedge accounting	(2,458)	(230)	(22,146)
Defined retirement benefit plans	1,018	427	9,171
Total other comprehensive income	(15,698)	24,965	(141,436)
Comprehensive income	¥ (1,017)	¥38,850	$ (9,162)
Attributable to			
Owners of the parent	¥ (1,017)	¥38,850	$ (9,162)

See Notes to Consolidated Financial Statements.