

Financial Results for Fiscal 2013  
(From April 1, 2013 to March 31, 2014)

THE HIROSHIMA BANK, LTD.

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# Consolidated Financial Information for Fiscal 2013

## 1. Consolidated Balance Sheets

Item	Millions of yen	
	As of March 31, 2013	As of March 31, 2014
<b>ASSETS</b>		
Cash and due from banks	¥ 153,183	¥ 197,940
Call loans and bills purchased	17,720	13,989
Financial receivables purchased	4,887	4,702
Trading assets	15,585	12,589
Money held in trust	156	156
Securities	2,060,603	1,986,123
Loans and bills discounted	4,645,163	4,804,602
Foreign exchanges	4,599	8,059
Other assets	58,483	29,889
Tangible fixed assets	84,698	85,297
Buildings	13,180	12,849
Land	57,277	58,139
Lease assets	937	864
Construction in progress	290	116
Other tangible fixed assets	13,012	13,326
Intangible fixed assets	8,405	8,103
Software	6,796	6,138
Other intangible fixed assets	1,608	1,965
Net defined benefit asset	—	34,395
Deferred tax assets	13,443	6,654
Customers' liabilities for acceptances and guarantees	40,644	45,870
Reserve for possible loan losses	(45,928)	(32,798)
<b>Total Assets</b>	<b>¥7,061,647</b>	<b>¥7,205,576</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>Liabilities</b>		
Deposits	¥5,930,851	¥6,185,611
Negotiable certificates of deposit	200,799	165,954
Call money and bills sold	33,695	38,009
Deposits received for bonds lending / borrowing transactions	141,426	192,120
Trading liabilities	13,212	10,345
Borrowed money	155,263	99,724
Foreign exchanges	350	900
Bonds	70,000	50,000
Due to trust account	64	58
Other liabilities	91,452	40,984
Allowance for severance and retirement benefits	68	—
Net defined benefit liability	—	23
Reserve for retirement benefits of directors and corporate auditors	20	22
Reserve for reimbursement of deposits	1,248	1,304
Reserve for point loyalty programs	67	63
Deferred tax liabilities for land revaluation reserve	16,130	16,075
Acceptances and guarantees	40,644	45,870
<b>Total liabilities</b>	<b>¥6,695,296</b>	<b>¥6,847,068</b>
<b>Net Assets</b>		
Common stock	¥ 54,573	¥ 54,573
Capital surplus	30,635	30,635
Retained earnings	202,865	221,787
Common stock in treasury	(2,204)	(1,754)
<b>Total stockholders' equity</b>	<b>285,869</b>	<b>305,242</b>
Net unrealized holding gains on securities available for sale	25,809	26,122
Net deferred losses on hedging instruments, net of tax	(1,874)	(1,447)
Land revaluation reserve, net of tax	26,132	26,040
Foreign currency translation adjustments	(0)	(0)
Remeasurements of defined benefit plans	—	2,262
<b>Total accumulated other comprehensive income</b>	<b>50,067</b>	<b>52,977</b>
Subscription rights to shares	241	287
Minority interests	30,172	—
<b>Total net assets</b>	<b>366,351</b>	<b>358,507</b>
<b>Total liabilities and net assets</b>	<b>¥7,061,647</b>	<b>¥7,205,576</b>

## 2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

## Consolidated Statements of Income

Item	Millions of yen	
	FY2012	FY2013
<b>Operating income</b>	¥132,381	¥143,784
<b>Interest income</b>	86,953	85,728
Interest on loans and discounts	68,192	66,057
Interest and dividends on securities	16,946	18,228
Interest on call loans and bills purchased	405	236
Interest on deposits with banks	32	101
Other interest income	1,377	1,104
Trust fees	108	109
Fees and commissions	24,741	25,779
Trading income	582	355
Other operating income	11,640	18,865
<b>Other income</b>	8,353	12,946
Reversal of reserve for possible loan losses	—	6,082
Recoveries of written-off claims	80	16
Other	8,273	6,848
<b>Operating expenses</b>	100,173	104,388
<b>Interest expenses</b>	9,997	8,837
Interest on deposits	4,637	3,980
Interest on negotiable certificates of deposit	323	332
Interest on call money and bills sold	166	180
Interest on bonds lending / borrowing transactions	457	372
Interest on borrowings and rediscounts	2,002	1,733
Interest on bonds	1,381	1,019
Other interest expenses	1,029	1,218
Fees and commissions	8,903	9,139
Other operating expenses	4,043	19,553
General and administrative expenses	56,713	56,080
<b>Other expenses</b>	20,514	10,778
Transfer to reserve for possible loan losses	4,447	—
Other	16,067	10,778
<b>Operating profits</b>	32,207	39,395
<b>Extraordinary gains</b>	102	32
Gains on dispositions of fixed assets	102	32
<b>Extraordinary losses</b>	466	685
Losses on dispositions of fixed assets	248	95
Impairment losses	217	588
Other	—	1
<b>Income before income taxes and others</b>	31,844	38,742
Provision for income taxes and others	11,950	9,041
<b>Deferred income taxes</b>	1,530	6,033
<b>Total income taxes</b>	13,481	15,075
<b>Income before minority interests</b>	18,362	23,666
<b>Minority interests</b>	957	784
<b>Net income</b>	¥ 17,405	¥ 22,882

## Consolidated Statements of Comprehensive Income

Item	Millions of yen	
	FY2012	FY2013
<b>Income before minority interests</b>	¥18,362	¥23,666
<b>Other comprehensive income</b>	24,365	739
Net unrealized holding gains on securities available for sale	24,238	311
Net deferred (gains) losses on hedging	127	426
Land revaluation reserve, net of tax	(0)	—
Foreign currency translation adjustment for affiliated company accounted for the equity-method	0	0
Amount equivalent to interest	0	0
<b>Comprehensive income</b>	42,728	24,406
Comprehensive income attributable to owners of the parent	41,771	23,621
Comprehensive income attributable to minority interests	957	784

## 3. Consolidated Statements of Stockholders' Equity

Millions of yen					
FY2012					
Stockholders' equity					
Item	Common stock	Capital surplus	Retained earnings	Common stock in treasury	Total stockholders' equity
Balance at the beginning of year	¥54,573	¥30,635	¥188,989	¥(2,882)	¥271,316
Changes of items during the period					
Dividends from surplus			(3,404)		(3,404)
Net income			17,405		17,405
Purchase of common stock in treasury				(51)	(51)
Disposal of common stock in treasury			(145)	729	584
Reversal of land revaluation reserve			19		19
Net changes of items other than shareholders' equity					
Total changes of items during the period	—	—	13,875	677	14,553
Balance at the end of year	¥54,573	¥30,635	¥202,865	¥(2,204)	¥285,869

Millions of yen									
FY2012									
Accumulated other comprehensive income									
Item	Net unrealized holding gains on securities available for sale	Net deferred losses on hedging instruments, net of tax	Land revaluation reserve, net of tax	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Rights to shares	Minority interests	Total net assets
Balance at the beginning of year	¥ 1,570	¥(2,001)	¥26,152	¥(0)	¥—	¥25,721	¥202	¥30,172	¥327,411
Changes of items during the period									
Dividends from surplus									(3,404)
Net income									17,405
Purchase of common stock in treasury									(51)
Disposal of common stock in treasury									584
Reversal of land revaluation reserve									19
Net changes of items other than shareholders' equity	24,238	127	(19)	0	—	24,346	39	—	24,386
Total changes of items during the period	24,238	127	(19)	0	—	24,346	39	—	38,939
Balance at the end of year	¥25,809	¥(1,874)	¥26,132	¥(0)	¥—	¥50,067	¥241	¥30,172	¥366,351

Millions of yen					
FY2013					
Stockholders' equity					
Item	Common stock	Capital surplus	Retained earnings	Common stock in treasury	Total stockholders' equity
Balance at the beginning of year	¥54,573	¥30,635	¥202,865	¥(2,204)	¥285,869
Changes of items during the period					
Dividends from surplus			(4,031)		(4,031)
Net income			22,882		22,882
Purchase of common stock in treasury				(10)	(10)
Disposal of common stock in treasury			(19)	461	441
Reversal of land revaluation reserve			91		91
Net changes of items other than shareholders' equity					
Total changes of items during the period	—	—	18,922	450	19,373
Balance at the end of year	¥54,573	¥30,635	¥221,787	¥(1,754)	¥305,242

Millions of yen									
FY2013									
Accumulated other comprehensive income									
Item	Net unrealized holding gains on securities available for sale	Net deferred losses on hedging instruments, net of tax	Land revaluation reserve, net of tax	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Rights to shares	Minority interests	Total net assets
Balance at the beginning of year	¥25,809	¥(1,874)	¥26,132	¥(0)	¥ —	¥50,067	¥241	¥30,172	¥366,351
Changes of items during the period									
Dividends from surplus									(4,031)
Net income									22,882
Purchase of common stock in treasury									(10)
Disposal of common stock in treasury									441
Reversal of land revaluation reserve									91
Net changes of items other than shareholders' equity	312	426	(91)	0	2,262	2,910	45	(30,172)	(27,216)
Total changes of items during the period	312	426	(91)	0	2,262	2,910	45	(30,172)	(7,843)
Balance at the end of year	¥26,122	¥(1,447)	¥26,040	¥(0)	¥2,262	¥52,977	¥287	¥ —	¥358,507

## 4. Consolidated Statements of Cash Flows

Item	Millions of yen	
	FY2012	FY2013
<b>Cash flows from operating activities:</b>		
Income before income taxes and minority interests	¥ 31,844	¥ 38,742
Depreciation of premise, equipment and others	4,356	4,196
Impairment losses of fixed assets	217	588
Equity in earnings of affiliates	3,991	(753)
Net change in reserve for possible loan losses	1,063	(13,130)
Net change in allowance for severance and retirement benefits	(2)	—
Decrease (increase) in net defined benefit asset	—	(4,814)
Increase (decrease) in net defined benefit liability	—	(45)
Net change in reserve for executive retirement benefits	6	1
Net change in reserve for reimbursement of dormant deposits	163	55
Net change in reserve for point loyalty programs	(5)	(4)
Interest income	(86,953)	(85,728)
Interest expense	9,997	8,837
Net losses on securities transactions	(4,498)	678
Net losses on dispositions of fixed assets	146	62
Net change in trading assets	16,460	2,996
Net change in trading liabilities	(16,593)	(2,867)
Net change in loans	(178,097)	(159,438)
Net change in deposits	168,395	254,759
Net change in negotiable certificates of deposits	74,928	(34,844)
Net change in borrowed money excluding subordinated loans	26,152	(26,538)
Net change in due from banks other than from the BANK OF JAPAN	19,365	10,155
Net change in call loans and bills bought	(2,501)	3,915
Net change in call money and bills sold	11,142	4,314
Net change in deposits received for bonds lending/borrowing transactions	57,910	50,693
Net change in foreign exchanges (assets)	(128)	(3,459)
Net change in foreign exchanges (liabilities)	(247)	549
Net change in issuance and redemption of ordinary bonds	—	(20,000)
Interest received	91,985	91,162
Interest paid	(9,374)	(14,120)
Other – net	(35,321)	(19,148)
<b>Subtotal</b>	<b>184,404</b>	<b>86,820</b>
Income taxes paid	(12,353)	(10,949)
<b>Net cash provided by operating activities</b>	<b>172,050</b>	<b>75,871</b>
<b>Cash flows from investment activities:</b>		
Purchases of securities	(2,608,952)	(2,162,195)
Proceeds from sales of securities	2,421,970	2,133,723
Proceeds from maturity of securities	60,115	76,366
Increase in money held in trust	(1)	(1)
Decrease in money held in trust	1	1
Purchases of tangible fixed assets	(2,197)	(3,381)
Purchase of intangible assets	(2,874)	(1,966)
Proceeds from sales of tangible fixed assets	58	209
<b>Net cash used in investing activities</b>	<b>(131,880)</b>	<b>42,754</b>
<b>Cash flows from financing activities:</b>		
Repayments of subordinated loans	(3,000)	(29,000)
Repayments of subordinated bonds and bonds with stock subscription rights	—	(30,000)
Dividends paid	(3,395)	(4,044)
Dividends paid to minority interests	(957)	(957)
Purchase of treasury stock	(11)	(10)
Proceeds from sales of treasury stock	390	379
Payment of lease liabilities	(93)	(80)
<b>Net cash used in financing activities</b>	<b>(7,066)</b>	<b>(63,713)</b>
Effect of foreign exchange rate changes on cash and cash equivalents	116	0
<b>Net change in cash and cash equivalents</b>	<b>33,219</b>	<b>54,913</b>
<b>Cash and cash equivalents at the beginning of year</b>	<b>107,267</b>	<b>140,487</b>
<b>Cash and cash equivalents at the end of year (Note 13)</b>	<b>¥ 140,487</b>	<b>¥ 195,401</b>

# Non-Consolidated Financial Information for Fiscal 2013

## 1. Non-Consolidated Balance Sheets

Item	Millions of yen	
	As of March 31, 2013	As of March 31, 2014
<b>ASSETS</b>		
Cash and due from banks	¥ 153,163	¥ 197,940
Cash	73,305	83,571
Due from banks	79,858	114,369
Call loans	17,720	13,989
Financial receivables purchased	4,887	4,702
Trading assets	15,585	12,589
Trading account securities	769	853
Trading-related financial derivatives	14,816	11,735
Money held in trust	156	156
Securities	2,064,280	1,989,145
National government bonds	1,256,826	1,128,322
Local government bonds	154,908	142,880
Corporate bonds	166,814	162,146
Stocks	107,121	108,139
Other securities	378,608	447,656
Loans and bills discounted	4,645,163	4,804,602
Bills discounted	28,719	26,073
Loans on bills	163,474	152,348
Loans on deeds	3,841,648	4,030,060
Overdrafts	611,321	596,119
Foreign exchanges	4,599	8,059
Due from foreign banks (our accounts)	3,790	6,461
Foreign bills bought	572	512
Foreign bills receivable	237	1,086
Other assets	57,329	28,796
Domestic exchange settlement account, debit	478	9
Prepaid expenses	0	0
Accrued income	7,606	6,709
Initial margins of futures markets	0	—
Derivatives other than for trading-assets	9,523	7,346
Other	39,719	14,729
Tangible fixed assets	84,679	85,278
Buildings	13,166	12,838
Land	57,277	58,139
Lease assets	937	864
Construction in progress	290	116
Other tangible fixed assets	13,007	13,319
Intangible fixed assets	8,392	8,092
Software	6,785	6,127
Other intangible fixed assets	1,607	1,964
Prepaid pension cost	—	30,860
Deferred tax assets	14,169	8,605
Customers' liabilities for acceptances and guarantees	40,644	45,870
Reserve for possible loan losses	(45,842)	(32,700)
Reserve for investment losses	(5,359)	(4,990)
<b>Total Assets</b>	<b>¥7,059,572</b>	<b>¥7,200,997</b>



Item	Millions of yen	
	As of March 31, 2013	As of March 31, 2014
<b>LIABILITIES AND NET ASSETS</b>		
<b>Liabilities</b>		
Deposits	¥5,932,538	¥6,188,148
Current deposits	314,618	306,185
Ordinary deposits	2,931,338	3,072,351
Saving deposits	76,447	73,196
Deposits at notice	38,366	54,876
Time deposits	2,260,224	2,335,439
Installment savings	52	44
Other deposits	311,490	346,054
Negotiable certificates of deposit	200,964	166,124
Call money	33,695	38,009
Deposits received for bonds lending/borrowing transactions	141,426	192,120
Trading liabilities	13,212	10,345
Trading-related financial derivatives	13,212	10,345
Borrowed money	185,963	99,724
Borrowings from other banks	185,963	99,724
Foreign exchanges	350	900
Foreign bills sold	225	788
Foreign bills payable	124	111
Bonds	70,000	50,000
Due to trust account	64	58
Other liabilities	91,432	40,784
Domestic exchange settlement account, credit	2,019	333
Income taxes payable	7,735	5,876
Accrued expenses	12,280	7,254
Unearned revenue	974	2,004
Reserve for interest on installment savings	2	1
Derivatives other than for trading-liabilities	11,074	9,541
Lease obligations	980	903
Asset retirement obligations	225	279
Other	56,139	14,587
Reserve for reimbursement of deposits	1,248	1,304
Reserve for point loyalty programs	67	63
Deferred tax liabilities for land revaluation reserve	16,130	16,075
Acceptances and guarantees	40,644	45,870
Total liabilities	¥6,727,738	¥6,849,529
<b>Net Assets</b>		
Common stock	¥ 54,573	¥ 54,573
Capital surplus	30,634	30,634
Capital reserve	30,634	30,634
Retained earnings	198,520	217,010
Legal earned reserve	40,153	40,153
Other retained earnings	158,366	176,857
Voluntary reserve	141,604	154,604
Earned surplus brought forward	16,762	22,253
Common stock in treasury	(2,191)	(1,740)
Total stockholders' equity	281,537	300,478
Net unrealized holding gains on securities available for sale	25,796	26,108
Net deferred losses on hedging instruments, net of taxes	(1,874)	(1,447)
Land revaluation reserve, net of tax	26,132	26,040
Total valuation and translation adjustments	50,054	50,701
Subscription rights to shares	241	287
Total net assets	331,834	351,468
Total liabilities and net assets	¥7,059,572	¥7,200,997

## 2. Non-Consolidated Statements of Income

Item	Millions of yen	
	FY2012	FY2013
<b>Operating income</b>	<b>¥131,738</b>	<b>¥142,361</b>
Interest income	87,016	85,890
Interest on loans and discounts	68,192	66,057
Interest and dividends on securities	17,008	18,390
Interest on call loans	405	236
Interest on deposits with banks	32	101
Other interest income	1,377	1,104
Trust fees	108	109
Fees and commissions	24,034	24,554
Fees and commissions on domestic and foreign exchanges	7,771	7,745
Other fees and commissions	16,263	16,809
Trading income	582	355
Gains on trading account securities transactions	147	161
Income from trading-related financial derivatives transactions	434	193
Other operating income	11,640	18,865
Gains on foreign exchange transactions	1,662	1,860
Gains on sales of bonds	9,786	16,759
Income from derivatives other than for trading or hedging	190	244
Other	0	0
Other income	8,355	12,586
Reversal of reserve for possible loan losses	—	6,104
Recoveries of written-off claims	80	16
Gains on sales of stocks	5,420	3,467
Other	2,855	2,997
Operating expenses	102,084	104,223
Interest expense	10,962	9,625
Interest on deposits	4,637	3,980
Interest on negotiable certificates of deposit	323	332
Interest on call money	166	180
Interest on bonds lending / borrowing transactions	457	372
Interest on borrowings and rediscounts	2,966	2,520
Interest on bonds	1,381	1,019
Interest on interest swaps	724	720
Other interest expenses	305	497
Fees and commissions	8,699	8,500
Fees and commissions on domestic and foreign exchanges	2,689	2,702
Other fees and commissions	6,010	5,798
Other operating expenses	4,043	19,553
Losses on sales of bonds	3,630	19,519
Write-off amount of bonds	413	33
General and administrative expenses	56,534	55,777
Other expenses	21,844	10,766
Transfer to reserve for possible loan losses	4,415	—
Written-off amount of loans	3,512	6,986
Losses on sales of stocks	5,560	1,311
Write-off amount of stocks	1,104	41
Other	7,251	2,427
Operating profits	29,653	38,138
Extraordinary gains	102	32
Gains on dispositions of fixed assets	102	32
Extraordinary losses	465	685
Losses on dispositions of fixed assets	248	95
Impairment losses	217	588
Other	—	1
Income before income taxes and others	29,290	37,485
Provision for income taxes and others	11,824	8,953
Deferred income taxes	722	6,081
Total income taxes	12,547	15,034
Net income	¥ 16,743	¥ 22,450

## 3. Non-Consolidated Statements of Stockholders' Equity

Millions of yen									
FY2012									
Stockholders' equity									
Item	Capital surplus			Retained earnings					
	Common stock	Capital reserve	Total capital surplus	Legal earned	Other retained earnings		Total retained earnings	Common stock in treasury	Total stockholders' equity
					Voluntary reserve	Earned surplus brought forward			
Balance at the beginning of year	¥54,573	¥30,634	¥30,634	¥40,153	¥131,604	¥13,546	¥185,303	¥(2,776)	¥267,736
Changes of items during the period									
Dividends from surplus						(3,404)	(3,404)		(3,404)
Voluntary reserve					10,000	(10,000)	—		
Net income						16,743	16,743		16,743
Purchase of common stock in treasury								(11)	(11)
Disposal of common stock in treasury							(141)	(141)	596
Reversal of land revaluation reserve						19	19		19
Net changes of items other than shareholders' equity									
Total changes of items during the period	—	—	—	—	10,000	3,216	13,216	585	13,801
Balance at the end of year	¥54,573	¥30,634	¥30,634	¥40,153	¥141,604	¥16,762	¥198,520	¥(2,191)	¥281,537

Millions of yen						
FY2012						
Valuation and translation adjustments						
Item	Net unrealized holding gains on securities available for sale	Net deferred losses on hedging instruments, net of tax	Land revaluation reserve, net of tax	Total valuation and translation adjustments	Rights to shares	Total net assets
Balance at the beginning of year	¥ 1,558	¥(2,001)	¥26,152	¥25,708	¥202	¥293,646
Changes of items during the period						
Dividends from surplus						(3,404)
Voluntary reserve						16,743
Purchase of common stock in treasury						(11)
Disposal of common stock in treasury						454
Reversal of land revaluation reserve						19
Net changes of items other than shareholders' equity	24,238	127	(19)	24,346	39	24,386
Total changes of items during the period	24,238	127	(19)	24,346	39	38,187
Balance at the end of year	¥25,796	¥(1,874)	¥26,132	¥50,054	¥241	¥331,834

Millions of yen									
FY2013									
Stockholders' equity									
Item	Capital surplus			Retained earnings			Common stock in treasury	Total stockholders' equity	
	Common stock	Capital reserve	Total capital surplus	Legal earned	Other retained earnings				Total retained earnings
					Voluntary reserve	Earned surplus brought forward			
Balance at the beginning of year	¥54,573	¥30,634	¥30,634	¥40,153	¥141,604	¥16,762	¥198,520	¥(2,191)	¥281,537
Changes of items during the period									
Dividends from surplus						(4,031)	(4,031)		(4,031)
Voluntary reserve					13,000	(13,000)	—		
Net income						22,450	22,450		22,450
Purchase of common stock in treasury								(10)	(10)
Disposal of common stock in treasury							(19)	(19)	461
Reversal of land revaluation reserve						91	91		91
Net changes of items other than shareholders' equity					13,000	5,490	18,490	450	18,941
Total changes of items during the period	—	—	—	—	13,000	5,490	18,490	450	18,941
Balance at the end of year	¥54,573	¥30,634	¥30,634	¥40,153	¥154,604	¥22,253	¥217,010	¥(1,740)	¥300,478

Millions of yen						
FY2013						
Valuation and translation adjustments						
Item	Net unrealized holding gains on securities available for sale	Net deferred losses on hedging instruments, net of tax	Land revaluation reserve, net of tax	Total valuation and translation adjustments	Rights to shares	Total net assets
Balance at the beginning of year	¥25,796	¥(1,874)	¥26,132	¥50,054	¥241	¥331,834
Changes of items during the period						
Dividends from surplus						(4,031)
Voluntary reserve						22,450
Purchase of common stock in treasury						(10)
Disposal of common stock in treasury						441
Reversal of land revaluation reserve						91
Net changes of items other than shareholders' equity	311	426	(91)	647	45	692
Total changes of items during the period	311	426	(91)	647	45	19,633
Balance at the end of year	¥26,108	¥(1,447)	¥26,040	¥50,701	¥287	¥351,468

# Financial Data for Fiscal 2013

## 1. Income Status

(Non-Consolidated)

Item	Millions of yen		
	FY2013 (A)	(A) – (B)	FY2012 (B)
Gross banking profit	¥92,095	¥ (7,582)	¥99,677
Core gross banking profit	94,889	955	93,934
Domestic gross banking profit	87,085	(3,785)	90,870
Core gross banking profit	85,391	(167)	85,558
Interest income	69,222	(950)	70,172
Fees and commissions	15,761	712	15,049
Trading income	161	14	147
Other operating income	1,939	(3,561)	5,500
Gains (losses) from securities	1,694	(3,617)	5,311
International gross banking profit	5,010	(3,797)	8,807
Core gross banking profit	9,498	1,123	8,375
Interest income	7,042	1,160	5,882
Fees and commissions	402	9	393
Trading income	193	(241)	434
Other operating income	(2,627)	(4,723)	2,096
Gains (losses) from securities	(4,487)	(4,918)	431
Expenses	54,783	(269)	55,052
Personnel expenses	28,908	(359)	29,267
Non-personnel expenses	23,395	163	23,232
Taxes	2,478	(75)	2,553
Banking profit (before transfer to general reserve for possible loan losses)	37,312	(7,312)	44,624
Core banking profit *1	40,106	1,225	38,881
Transfer to general reserve for possible loan losses (i)	—	192	(192)
Banking profit (after transfer to general reserve for possible loan losses) *2	37,312	(7,505)	44,817
Gains (losses) on bonds	(2,793)	(8,536)	5,743
Gains on sales of bonds	16,759	6,973	9,786
Losses on sales of bonds	19,519	15,889	3,630
Write-off amount of bonds	33	(380)	413
Non-recurrent gains (losses)	825	15,988	(15,163)
Gains (losses) on stocks	2,114	3,358	(1,244)
Gains on sales of stocks	3,467	(1,953)	5,420
Losses on sales of stocks	1,311	(4,249)	5,560
Write-off amount of stocks	41	(1,063)	1,104
Gains (losses) from securities	(678)	(5,176)	4,498
Disposal of non-performing loans (ii)	1,980	(6,554)	8,534
Write-off amount of loans	6,986	3,474	3,512
Net transfer to specific reserve for possible loan losses	—	(4,608)	4,608
Losses on sales of loans to credit	1,114	620	494
Reversal of reserve for possible loan losses	6,104	6,104	—
Recoveries of written-off claims	16	(64)	80
Credit cost ((i) + (ii))	1,980	(6,362)	8,342
Other non-recurrent gains (losses)	690	6,074	(5,384)
Operating profits	38,138	8,485	29,653
Extraordinary gains (losses)	(652)	(289)	(363)
Net gains (losses) from fixed assets	(650)	(287)	(363)
Gains on dispositions of fixed assets	32	(70)	102
Losses on dispositions of fixed assets	95	(153)	248
Impairment losses	588	371	217
Income before income taxes and others	37,485	8,195	29,290
Provision for income taxes and others	8,953	(2,871)	11,824
Deferred income taxes	6,081	5,359	722
Net income taxes	15,034	2,487	12,547
Net income	¥22,450	¥ 5,707	¥16,743

Notes 1. Core banking profit excludes gains/ (losses) from securities, transfer to general reserve for possible loan losses.

2. Banking profit excludes transfer to general reserve for possible loan losses.

## (Consolidated)

Item	Millions of yen		
	FY2013 (A)	(A) - (B)	FY2012 (B)
Consolidated gross banking profit	¥93,306	¥(7,776)	¥101,082
Interest income	76,890	(66)	76,956
Fees and commissions	16,748	803	15,945
Trading income	355	(227)	582
Other operating income	(688)	(8,285)	7,597
General and administrative expenses	56,080	(633)	56,713
Credit cost	2,012	(6,367)	8,379
Write-off amount of loans	6,986	3,474	3,512
Net transfer to specific reserve for possible loan losses	—	(4,639)	4,639
Net transfer to general reserve for possible loan losses	—	192	(192)
Losses on sales of loans to credit	1,124	625	499
Reversal of reserve for possible loan losses	6,082	6,082	—
Recoveries of write-off claims	16	(64)	80
Gains (losses) on stocks	2,114	3,358	(1,244)
Equity in gains (losses) of affiliated companies	753	4,744	(3,991)
Others	1,312	(142)	1,454
Operating profits	39,395	7,188	32,207
Extraordinary gains (losses)	(652)	(289)	(363)
Income before income taxes and others	38,742	6,898	31,844
Provision for income taxes and others	9,041	(2,909)	11,950
Deferred income taxes	6,033	4,503	1,530
Net income taxes	15,075	1,594	13,481
Income before minority interests	23,666	5,304	18,362
Minority interests	784	(173)	957
Net income	¥22,882	¥ 5,477	¥ 17,405

Note: Consolidated gross banking profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

## [Reference: Consolidated Core Banking Profit]

Item	Millions of yen		
	FY2013 (A)	(A) - (B)	FY2012 (B)
Consolidated core banking profit	¥41,022	909	¥40,113

Note: Consolidated core banking profit = Consolidated gross banking profit - Expenses - gains/ (losses) from securities

## [Reference: Number of Consolidated Subsidiaries]

Item	Number of companies		
	FY2013 (A)	(A) - (B)	FY2012 (B)
Number of consolidated subsidiaries	6	—	6
Number of affiliated companies applicable to the equity method	5	—	5

## 2. Banking Profit

(Non-Consolidated)

Item	Millions of yen		
	FY2013 (A)	(A) – (B)	FY2012 (B)
Core banking profit	¥40,106	¥ 1,225	¥38,881
Per head (in thousands of yen)	13,364	473	12,891
Banking profit (before transfer to general reserve for possible loan losses)	37,312	(7,312)	44,624
Per head (in thousands of yen)	12,433	(2,362)	14,795
Banking profit	37,312	(7,505)	44,817
Per head (in thousands of yen)	12,433	(2,426)	14,859

## 3. Interest Rate Spread [Domestic Operations]

(Non-Consolidated)

Item	%		
	FY2013 (A)	(A) – (B)	FY2012 (B)
Average yield on interest earnings assets (i)	1.20	(0.07)	1.27
Average yield on loans and bills discounted	1.40	(0.11)	1.51
Average yield on securities	0.85	0.06	0.79
Average yield on interest bearing liabilities (ii)	0.96	(0.06)	1.02
Average yield on deposits and negotiable certificates of deposit	0.06	(0.01)	0.07
Average interest rate spread on loans and deposits	0.47	(0.05)	0.52
Average interest rate spread ((i) - (ii))	0.24	(0.01)	0.25

## 4. Gains and Losses on Securities

(Non-Consolidated)

Item	Millions of yen		
	FY2013 (A)	(A) – (B)	FY2012 (B)
Gains (losses) on bonds (National government bonds, etc.)	¥ (2,793)	¥ (8,536)	¥5,743
Gains on sales	16,759	6,973	9,786
Losses on sales	19,519	15,889	3,630
Write-offs	33	(380)	413

Item	Millions of yen		
	FY2013 (A)	(A) – (B)	FY2012 (B)
Gains (losses) on stocks	¥2,114	¥3,358	¥(1,244)
Gains on sales	3,467	(1,953)	5,420
Losses on sales	1,311	(4,249)	5,560
Write-offs	41	(1,063)	1,104

## 5. Capital Adequacy Ratio (Domestic Standard)

Capital adequacy ratio is calculated on both a consolidated basis and on a non-consolidated basis according to the calculation formula specified under “the standards for judgment of the appropriateness of equity capital sufficiency based on assets, etc., held by banks pursuant to the provisions of Article 14-2 of the Banking Act” (FSA’s Notice No. 19 of 2006).

Hiroshima Bank has applied domestic standards and calculated the capital adequacy ratio according to the new domestic standards based on Basel III since the end of March 2014.

In addition, Hiroshima Bank used the foundation internal ratings-based approach in the calculation of credit risk assets and the gross profit allotment approach in the calculation of the operational risk value.

For the equity capital structure, please see the homepage of Hiroshima Bank. (<http://www.hirogin.co.jp/>)

### (Non-Consolidated)

Item	Billions of yen	
	As of March 31, 2014	
Base items related to core capital (i)	379.9	
Adjustment items related to core capital (ii)	4.9	
Capital (iii): (i) – (ii)	375.0	
Sum of risk assets, etc. (iv)	3,145.9	
Capital adequacy ratio: (iii) / (iv)	11.92%	

### (Consolidated)

Item	Billions of yen	
	As of March 31, 2014	
Base items related to core capital (i)	384.7	
Adjustment items related to core capital (ii)	4.9	
Capital (iii): (i) – (ii)	379.7	
Sum of risk assets, etc. (iv)	3,147.6	
Capital adequacy ratio: (iii) / (iv)	12.06%	

(Reference:) Figures disclosed according to the former domestic standard

Item	Billions of yen	
	As of March 31, 2013	
	Non-Consolidated	Consolidated
Capital adequacy ratio	12.10%	11.94%
Tier I capital adequacy ratio	8.45%	8.57%
Tier I (i)	309.9	314.2
Tier II (ii)	133.9	133.9
Land revaluation reserve included as qualifying capital	19.0	19.0
Subordinated loans (bonds)	92.0	92.0
Deduction (iii)	—	10.2
Investment in the capital of other financial institutions	—	10.2
Capital (i) + (ii) – (iii)	443.8	437.9
Risk assets	3,666.5	3,665.5

Note: From September 30, 2013, Hiroshima Bank has changed its method for measuring credit risk during capital adequacy ratio calculation from the Standardized Approach to the Foundation Internal Ratings-Based Approach (FIRB) and calculated the capital adequacy ratio as of March 31, 2013 according to the Standardized Approach.



## 6. Return on Equity

(Non-Consolidated)

Item	%		FY2012 (B)
	FY2013 (A)	(A) - (B)	
Core banking profit basis	11.74	(0.70)	12.44
Banking profit basis (before transfer to general reserve for possible loan losses)	10.92	(3.35)	14.27
Banking profit basis	10.92	(3.42)	14.34
Net income basis	6.57	1.22	5.35

$$\text{ROE} = \frac{\text{Core banking profit (Banking profit (before transfer to general reserve for possible loan losses) or (Banking profit) or (Net income))}}{(\text{Net assets at beginning of period excludes subscription rights to shares} + \text{Net assets at term-end excludes subscription rights to shares})/2}$$

## 7. Deferred Tax Assets

(Non-Consolidated)

Item	Millions of yen	
	FY2013	FY2012
Breakdown of cause of deferred tax assets and liabilities		
Deferred tax assets		
Reserve for possible loan losses	¥20,590	¥25,813
Write-down of securities	1,338	1,035
Depreciation	1,118	933
Others	5,937	6,378
Deferred tax assets	28,985	34,160
Valuation allowance	(2,971)	(2,229)
Subtotal deferred tax assets	26,014	31,931
Deferred tax liability		
Allowance for severance and retirement benefits	(3,896)	(3,573)
Losses and gains on securities contributed to severance and retirement benefit trust	(875)	(1,098)
Net unrealized holding gains on securities	(12,636)	(13,089)
Subtotal deferred tax liability	(17,409)	(17,761)
Net deferred tax assets	¥ 8,605	¥14,169

## 8. Market Value of Securities

(Consolidated)

Held to maturity securities: Not applicable.

[Other Securities]

Item	Millions of yen		
	As of March 31, 2014		
	Consolidated balance sheet amount (A)	Acquisition cost (B)	Net unrealized gains (losses) (A) – (B)
Other securities with unrealized gains			
Stocks	¥ 65,974	¥ 34,817	¥31,157
Bonds	1,268,032	1,258,442	9,589
National government bonds	982,921	979,213	3,707
Local government bonds	139,777	136,498	3,278
Corporate bonds	145,333	142,730	2,602
Others	165,403	158,959	6,444
Subtotal	1,499,410	1,452,219	47,191
Other securities with unrealized losses			
Stocks	24,156	27,742	(3,585)
Bonds	165,317	165,693	(375)
National government bonds	145,401	145,667	(266)
Local government bonds	3,103	3,108	(5)
Corporate bonds	16,812	16,917	(104)
Others	288,176	291,609	(3,433)
Subtotal	477,651	485,046	(7,394)
Total	¥1,977,062	¥1,937,266	¥39,796

Note: Unlisted stocks are not included in the above table since their fair values are deemed extremely difficult to determine.

Item	Millions of yen		
	As of March 31, 2013		
	Consolidated balance sheet amount (A)	Acquisition cost (B)	Net unrealized gains (losses) (A) – (B)
Other securities with unrealized gains			
Stocks	¥ 51,582	¥ 31,838	¥19,744
Bonds	1,363,613	1,342,944	20,669
National government bonds	1,057,108	1,044,683	12,425
Local government bonds	154,908	149,683	5,225
Corporate bonds	151,596	148,577	3,018
Others	253,223	239,491	13,732
Subtotal	1,668,419	1,614,273	54,145
Other securities with unrealized losses			
Stocks	36,186	43,320	(7,133)
Bonds	214,936	215,473	(537)
National government bonds	199,718	199,787	(69)
Local government bonds	—	—	—
Corporate bonds	15,218	15,686	(467)
Others	133,079	139,253	(6,174)
Subtotal	384,201	398,047	(13,845)
Total	¥2,052,621	¥2,012,321	¥40,300

Note: Unlisted stocks are not included in the above table since their fair values are deemed extremely difficult to determine.

## 9. Objected Retirement Benefit Obligation and Retirement Benefit Costs

### (Non-Consolidated)

(1) Hiroshima Bank has adopted Lump-sum retirement plan, Defined-Benefit corporate pension plan and Defined contribution pension plan.

#### (2) Objected Retirement Benefit Obligation

Item		Millions of yen
		FY2013
Objected Retirement benefit obligation	(A)	¥(41,137)
Fair value of plan assets	(B)	75,533
Non-savings retirement benefit debt	(C) = (A) + (B)	34,395
Unappropriated costs of accounting record change	(D)	—
Unrecognized actuarial loss	(E)	(3,534)
Unrecognized prior service cost	(F)	—
Sub total	(G) = (C) + (D) + (E) + (F)	¥ 30,860
Prepaid pension cost	(H)	30,860
Allowance for severance and retirement benefits	(G) – (H)	—

#### (3) Retirement Benefit Costs

Item	Millions of yen
	FY2013
Service Cost	¥1,015
Interest Cost	868
Expected return on plan assets	(2,989)
Amortization of prior service cost	693
Recognized actuarial loss	—
Other retirement cost	297
Retirement benefit costs	(114)

Note: Amounts contributed to defined contribution pension plan are included in Other.

# [Loans and Other Assets Information]

## 1. Loans Outstanding

### (1) Breakdown of Loans Outstanding for Our Hometown Area (Non-Consolidated)

Loans outstanding (average balance)	Billions of yen		
	FY2013 (A)	(A) – (B)	FY2012 (B)
Loans outstanding in Hiroshima Prefecture	¥3,297.3	¥114.0	¥3,183.3
Loans outstanding in Okayama Prefecture	257.0	13.4	243.6
Loans outstanding in Yamaguchi Prefecture	151.6	2.4	149.2
Loans outstanding in Ehime Prefecture	363.2	43.7	319.5
Loans outstanding except for our Hometown Area	677.8	23.9	653.9
Total	¥4,746.9	¥197.4	¥4,549.5

Note: Hometown Area means Hiroshima, Okayama, Yamaguchi, and Ehime Prefecture.

Loans outstanding (term-end balance)	Billions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Loans outstanding in Hiroshima Prefecture	¥3,325.5	¥ 81.6	¥3,243.9
Loans outstanding in Okayama Prefecture	260.9	12.2	248.7
Loans outstanding in Yamaguchi Prefecture	154.7	6.0	148.7
Loans outstanding in Ehime Prefecture	386.4	46.1	340.3
Loans outstanding except for our Hometown Area	677.1	13.6	663.5
Total	¥4,804.6	¥159.5	¥4,645.1

Note: Hometown Area means Hiroshima, Okayama, Yamaguchi, and Ehime Prefecture.

### (2) Individual Loans (Non-Consolidated)

Item	Billions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Individual loans	¥1,231.9	¥57.1	¥1,174.8
Housing loans	869.1	36.3	832.8
Other loans	362.8	20.8	342.0

### (3) Breakdown of Individual Loans for Our Hometown Area (Non-Consolidated)

Item	Billions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Individual loans in Hiroshima Prefecture	¥1,037.3	¥43.5	¥993.8
Individual loans in Okayama Prefecture	104.1	5.9	98.2
Individual loans in Yamaguchi Prefecture	59.0	4.4	54.6
Individual loans in Ehime Prefecture	24.1	2.7	21.4

### (4) Loans Outstanding to Small-and Medium-Sized Businesses and Individuals (Non-Consolidated)

Item	Billions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Loans outstanding to small- and medium-sized businesses and individuals	¥3,242.5	111.0	¥3,131.5
Ratio to total loans and bill discounted	67.5%	0.1%	67.4%

### (5) Breakdown of Loans Outstanding to Small-and Medium-Sized Businesses and Individuals for Our Hometown Area (Non-Consolidated)

Item	Billions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	¥2,343.2	¥50.6	¥2,292.6
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	220.0	6.0	214.0
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	139.6	6.5	133.1
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	344.6	45.2	299.4

### (6) Breakdown of Loans Outstanding Insured by the Association for Our Hometown Area (Non-Consolidated)

Item	Billions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	¥225.0	¥(9.7)	¥234.7
Loans outstanding insured by the Association in Okayama Prefecture	16.2	(1.6)	17.8
Loans outstanding insured by the Association in Yamaguchi Prefecture	11.5	(0.1)	11.6
Loans outstanding insured by the Association in Ehime Prefecture	7.9	—	7.9

## 2. Risk Managed Loans

### (Non-Consolidated)

Item	Millions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Loans to debtors legally bankrupt	¥ 1,700	¥ (821)	¥ 2,521
Other delinquent loans	54,303	(23,003)	77,306
Loans past due 3 months or more	2,534	(812)	3,346
Restructured loans	32,350	5,824	26,526
Total risk managed loans	¥90,888	¥(18,814)	¥109,702

### (Consolidated)

Item	Millions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Loans to debtors legally bankrupt	¥ 1,700	¥ (821)	¥ 2,521
Other delinquent loans	54,303	(23,003)	77,306
Loans past due 3 months or more	2,534	(812)	3,346
Restructured loans	32,350	5,824	26,526
Total risk managed loans	¥90,888	¥(18,814)	¥109,702

Notes: Hiroshima Bank adopts partial direct write-off.

Hiroshima Bank has adopted the uniform non-accrual loan accounting method for loans to customers in the self-assessment categories.

### 3. Reserve for Possible Loan Losses

(Non-Consolidated)

Item	Millions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Reserve for possible loan losses	¥32,700	¥(13,142)	¥45,842
General reserve for possible loan losses	21,832	(2,385)	24,217
Specific reserve for possible loan losses	10,868	(10,756)	21,624
Reserve for specific foreign borrowers/countries	—	—	—

(Consolidated)

Item	Millions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Reserve for possible loan losses	¥32,798	¥(13,130)	¥45,928
General reserve for possible loan losses	21,832	(2,385)	24,217
Specific reserve for possible loan losses	10,966	(10,744)	21,710
Reserve for specific foreign borrowers/countries	—	—	—

### 4. Ratio to Reserve for Total Risk Managed Loans

(Non-Consolidated)

Item	%		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Before partial direct write-off	51.5	(2.2)	53.7
After partial direct write-off	35.8	(5.9)	41.7

(Consolidated)

Item	%		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Before partial direct write-off	51.5	(2.2)	53.7
After partial direct write-off	35.8	(5.9)	41.7

### 5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

Item	Millions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Loans to bankrupt and quasi-bankrupt loans	¥12,015	¥ (5,059)	¥ 17,074
Doubtful loans	45,922	(19,354)	65,276
Substandard loans	34,884	5,011	29,873
Total (i)	¥92,822	¥(19,402)	¥112,224

## 6. Coverage of Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

Item	Millions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Coverage amount (ii)	¥71,414	¥(19,732)	¥91,146
Portion covered by reserve (iii)	16,111	(10,702)	26,813
Portion covered by collateral	55,303	(9,029)	64,332
Specific reserve for loan losses	—	—	—
Coverage ratio to disclosed totals (ii)/(i)	76.9%	(4.3)%	81.2%
Coverage ratio before partial direct write-off	82.5%	(2.6)%	85.1%
Excluding collateral and guarantees (iv)	37,519	(10,373)	47,892
Coverage ratio (iii)/(iv)	42.9%	(13.1)%	56.0%
Ratio to total loans outstanding	1.90%	(0.47)%	2.37%

## 7. Loans to Entities Overseas by Country

### (1) Loans to Asian Countries (Non-Consolidated)

Not applicable.

### (2) Loans to Latin American Countries (Non-Consolidated)

Not applicable.

## 8. Loan Portfolio

### (1) Classification of Loans by Type of Industry

(Non-Consolidated)

Item	Millions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Domestic (excluding JOM account)	¥4,804,602	¥159,439	¥4,645,163
Manufacturing	733,921	(39,476)	773,397
Agriculture/Forestry	3,260	292	2,968
Fishery	474	(144)	618
Mining/Quarrying of stone/Gravel	397	6	391
Construction	143,839	(909)	144,748
Electricity, gas and water	91,416	17,461	73,955
Telecommunication	38,053	(1,492)	39,545
Transportation/Postal activities	228,056	22,986	205,070
Wholesale/Retail services	488,638	(3,400)	492,038
Financial and insurance services	303,630	19,724	283,906
Retail estate/Goods rental and leasing	701,560	27,426	674,134
Services	324,568	(11,699)	336,267
Municipal government	428,861	41,133	387,728
Others	1,317,915	87,527	1,230,388

**(2) Breakdown of Classification of Loans by Type of Industry for Our Hometown Area  
(Non-Consolidated)**

Item	Billions of yen			
	Hiroshima Prefecture	Okayama Prefecture	Yamaguchi Prefecture	Ehime Prefecture
Total	¥3,325.5	¥260.9	¥154.7	¥386.4
Manufacturing	414.8	40.9	23.3	44.2
Agriculture/Forestry	2.1	0.4	0.3	0.2
Fishery	0.4	0	—	0
Mining/Quarrying of stone/Gravel	0.3	0	0.1	—
Construction	102.0	15.3	12.0	4.1
Electricity, gas and water	74.2	0.3	0.2	2.2
Telecommunication	24.8	1.8	0.4	0
Transportation/Postal activities	97.1	6.7	6.3	65.7
Wholesale/Retail services	344.4	37.9	23.4	27.2
Financial and insurance services	206.4	2.4	0	1.5
Retail estate/Goods rental and leasing	444.6	51.7	18.4	18.7
Services	237.4	25.1	16.6	14.7
Municipal government	412.0	9.8	2.8	—
Others	965.0	68.6	50.9	207.9

**(3) Classification of Risk Managed Loans by Type of Industry  
(Non-Consolidated)**

Item	Millions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Domestic (excluding JOM account)	¥90,888	¥(18,814)	¥109,702
Manufacturing	20,167	(6,855)	27,022
Agriculture/Forestry	109	(10)	119
Fishery	15	(18)	33
Mining/Quarrying of stone/Gravel	111	(27)	138
Construction	10,303	(4,340)	14,643
Electricity, gas and water	—	—	—
Telecommunication	395	(35)	430
Transportation/Postal activities	2,668	(1,800)	4,468
Wholesale/Retail services	11,089	131	10,958
Financial and insurance services	1,278	1,000	278
Retail estate/Goods rental and leasing	12,749	(4,900)	17,649
Services	10,340	(5,528)	15,868
Municipal government	—	—	—
Others	21,659	3,570	18,089



# [Deposits and Other Liabilities Information]

## 1. Deposits Outstanding

### (1) Breakdown of Deposits Outstanding for Our Hometown Area

Deposits outstanding (average balance)	Billions of yen		
	FY2013 (A)	(A) – (B)	FY2012 (B)
Deposits outstanding in Hiroshima Prefecture	¥5,427.6	¥276.8	¥5,150.8
Deposits outstanding in Okayama Prefecture	277.8	4.3	273.5
Deposits outstanding in Yamaguchi Prefecture	186.3	3.7	182.6
Deposits outstanding in Ehime Prefecture	169.8	6.2	163.6
Deposits outstanding except for our Hometown Area	174.3	9.8	164.5
<b>Total</b>	<b>¥6,235.8</b>	<b>¥300.8</b>	<b>¥5,935.0</b>

Note: Hometown Area means Hiroshima, Okayama, Yamaguchi and Ehime Prefecture.  
Deposits outstanding includes negotiable certificates of deposit.

Deposits outstanding (term-end balance)	Billions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Deposits outstanding in Hiroshima Prefecture	¥5,542.0	¥196.4	¥5,345.6
Deposits outstanding in Okayama Prefecture	279.9	2.1	277.8
Deposits outstanding in Yamaguchi Prefecture	187.4	4.5	182.9
Deposits outstanding in Ehime Prefecture	175.0	15.0	160.0
Deposits outstanding except for our Hometown Area	169.9	2.7	167.2
<b>Total</b>	<b>¥6,354.2</b>	<b>¥220.7</b>	<b>¥6,133.5</b>

Note: Hometown Area means Hiroshima, Okayama, Yamaguchi and Ehime Prefecture.  
Deposits outstanding includes negotiable certificates of deposit.

## 2. Individual Custody Assets

### (1) Outstanding Individual Custody Assets (Non-Consolidated)

Outstanding individual custody assets	Billions of yen		
	As of March 31, 2014 (A)	(A) – (B)	As of March 31, 2013 (B)
Outstanding individual custody assets	¥5,110.5	¥108.4	¥5,002.1
Individual deposits	4,187.4	129.7	4,057.7
Public bonds (National government bonds, etc.)	156.6	(14.3)	170.9
Investment trusts	287.0	2.4	284.6
Insurance	411.3	8.4	402.9
Foreign bonds, and derivative bonds, etc.	68.2	(17.8)	86.0

Note: Individual deposits includes negotiable certificates of deposit.

**(2) Breakdown of Outstanding Individual Custody Assets for Our Hometown Area**

Hiroshima Prefecture	Billions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Outstanding individual custody assets	¥4,596.0	¥117.7	¥4,478.3
Individual deposits	3,769.7	134.3	3,635.4
Public bonds (National government bonds, etc.)	137.4	(11.9)	149.3
Investment trusts	257.7	4.1	253.6
Insurance	371.1	7.2	363.9
Foreign bonds, and derivative bonds, etc.	60.1	(16.0)	76.1

Okayama Prefecture	Billions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Outstanding individual custody assets	¥223.9	¥(1.0)	¥224.9
Individual deposits	181.7	(0.2)	181.9
Public bonds (National government bonds, etc.)	7.0	(0.9)	7.9
Investment trusts	13.8	(0.7)	14.5
Insurance	17.9	1.0	16.9
Foreign bonds, and derivative bonds, etc.	3.5	(0.2)	3.7

Yamaguchi Prefecture	Billions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Outstanding individual custody assets	¥164.9	¥(2.6)	¥167.5
Individual deposits	133.3	(0.4)	133.7
Public bonds (National government bonds, etc.)	6.9	(0.4)	7.3
Investment trusts	9.0	(1.1)	10.1
Insurance	13.5	(0.4)	13.9
Foreign bonds, and derivative bonds, etc.	2.2	(0.3)	2.5

Ehime Prefecture	Billions of yen		
	As of March 31, 2014		As of March 31, 2013 (B)
	(A)	(A) – (B)	
Outstanding individual custody assets	¥81.2	¥(4.3)	¥85.5
Individual deposits	64.1	(3.0)	67.1
Public bonds (National government bonds, etc.)	3.7	(0.7)	4.4
Investment trusts	5.0	—	5.0
Insurance	7.5	0.6	6.9
Foreign bonds, and derivative bonds, etc.	0.9	(1.2)	2.1