

FY3/17 Earnings Forecasts



FY3/17 earnings forecasts – Consolidated and Non-consolidated –



▼ Non-consolidated

(Billion yen)

▼ Consolidated

No	Calc. formula	FY3/16 (Results)	FY3/17 (Forecast)	Change (YoY)	FY3/17 (Forecast)
1	Gross operating profit [3+4+5]	71.1	68.9	-2.2	
2	(Core gross operating profit) [1-6]	(65.1)	(63.2)	(-1.9)	
3	Net interest income	57.2	55.4	-1.8	
4	Fees and commissions	6.8	6.1	-0.7	
5	Other operating profit	6.9	7.4	0.5	
6	Gains/losses on JGBs and other debt securities	5.9	5.7	-0.2	
7	Expenses	51.6	51.1	-0.5	
8	Personnel expenses	29.0	28.6	-0.4	
9	Non-personnel expenses	19.8	19.5	-0.3	
10	Taxes	2.7	3.0	0.3	
11	Net business profit [1-7]	19.4	17.8	-1.6	
12	Net core operating profit [2-7]	13.5	12.1	-1.4	
13	Net operating profit [11-15]	20.5	17.3	-3.2	
14	Credit costs [15+16-17-18-19]	2.8	3.4	0.6	
15	Provision of general loan-loss reserves	-1.1	0.5	1.6	
16	Write-downs of nonperforming loans	3.9	2.9	-1.0	
17	Gain on reversal of loan loss reserves	-	-	-	
18	Gain on collection of written-off loans	0.0	0.0	0.0	
19	Gain on reversal of contingent loss	-	-	-	
20	Gains/losses on equities	0.1	0.1	0.0	
21	Other extraordinary gains/losses	2.3	1.0	-1.3	
22	Investment trust financing expenses	0.0	0.0	0.0	
23	Ordinary profit [11-14+20+21-22]	19.0	15.5	-3.5	18.0
24	Extraordinary gains/losses	-0.4	-0.2	0.2	
25	Net income before taxes [23+24]	18.6	15.3	-3.3	
26	Total income taxes	6.3	4.8	-1.5	
27	Net income [25-26]	12.2	10.5	-1.7	* 11.3

Forecasts for FY3/17

▼ Non-consolidated

Ordinary profit	¥15.5 billion
-----------------	---------------

Net income	¥10.5 billion
------------	---------------

▼ Consolidated

Ordinary profit	¥18.0 billion
-----------------	---------------

Net income attributable to shareholders of the parent company	¥11.3 billion
---	---------------

* Net income attributable to shareholders of the parent company

Forecasts of factors affecting gross operating profit – Non-consolidated profit/loss –



B: Balance factors

Y: Yield factors

