

Consolidated Statement of Income

The Juroku Bank, Ltd. and Consolidated Subsidiaries Year Ended March 31, 2014

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2014	2013	2014
Income:			
Interest on:			
Loans and discounts	¥ 51,730	¥ 55,920	\$ 502,623
Securities	15,251	14,708	148,183
Other	237	220	2,303
Fees and commissions	16,338	15,588	158,745
Other operating income (Note 5)	22,076	24,957	214,497
Gain on sale of securities	3,242	2,014	31,500
Gain on negative goodwill (Notes 3 and 30)	4,319	3,670	41,965
Other income	2,800	2,537	27,205
Total Income	115,993	119,614	1,127,021
Expenses:			
Interest on:			
Deposits	4,361	5,109	42,373
Borrowings and re-discounts	778	960	7,559
Other	166	157	1,613
Fees and commissions	5,708	5,649	55,461
Other operating expenses (Note 5)	18,675	20,531	181,452
General and administrative expenses	55,294	60,157	537,252
Provision for possible loan losses	2,588	5,326	25,146
Impairment loss on long-lived assets	95	609	923
Other expenses (Note 21)	2,456	4,657	23,862
Total Expenses	90,121	103,155	875,641
Income before Income Taxes and Minority Interests	25,872	16,459	251,380
Income Taxes (Note 22):			
Current	3,044	1,678	29,576
Deferred	5,430	(10,019)	52,760
Total Income Taxes	8,474	(8,341)	82,336
Net Income before Minority Interests	17,398	24,800	169,044
Minority Interests in Net Income	523	1,619	5,082
Net Income	¥ 16,875	¥ 23,181	\$ 163,962

	Yen		U.S. Dollars
	2014	2013	2014
Per Share of Common Stock (Notes 2.1 and 28):			
Basic net income	¥44.57	¥61.70	\$0.43
Diluted net income	39.16	55.96	0.38
Cash dividends applicable to the year			
Common stock	7.00	7.00	0.07
Preferred stock	8.50	3.00	0.08

See notes to consolidated financial statements.

Consolidated Statement of Comprehensive Income

The Juroku Bank, Ltd. and Consolidated Subsidiaries Year Ended March 31, 2014

	Millions of Yen		Thousands of U.S. Dollars (Note 1)
	2014	2013	2014
Net income before minority interests	¥ 17,398	¥ 24,800	\$ 169,044
Other comprehensive income (Note 27):			
Unrealized gain on available-for-sale securities	2,948	20,724	28,644
Land revaluation surplus	0	—	0
Total other comprehensive income	2,948	20,724	28,644
Comprehensive income	¥ 20,346	¥ 45,524	\$ 197,688
Total comprehensive income attributable to:			
Owners of the parent	¥ 19,888	¥ 43,800	\$ 193,238
Minority interests	458	1,724	4,450

See notes to consolidated financial statements.