

# Financial Statements

## ● Non-Consolidated Balance Sheets

THE SEIBU SHINKIN BANK

March 31, 2016, 2017 and 2018

Million of yen

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
<b>Assets</b>			
Cash	¥ 15,831	¥ 13,514	¥ 11,147
Due From Banks	417,993	362,603	374,281
Money Held in Trust	9,629	9,709	9,767
Securities	105,890	122,251	148,852
Japanese Government Bonds	23,073	29,318	34,577
Local Government Bonds	1,115	1,539	4,083
Corporate Bonds	10,791	18,431	29,169
Stocks	4,321	3,650	3,205
Other Securities	66,589	69,311	77,816
Loans	1,661,855	1,447,097	1,250,046
Bills Discounted	4,296	3,656	4,136
Loans on Bills	42,221	38,532	39,987
Loans on Deeds	1,599,093	1,391,254	1,193,323
Overdrafts	16,244	13,653	12,599
Foreign Exchange	146	119	111
Due From Foreign Banks	132	119	83
Foreign Bills Receivable	13	—	28
Other Assets	10,355	10,750	11,100
Outstanding Bank Transfer Advanced	354	294	277
Investment in the Shinkin Central Bank	6,895	6,895	6,895
Prepaid Expenses	64	148	195
Accrual Income	1,506	1,295	1,402
Derivative Transactions	2	1	0
Others	1,531	2,114	2,328
Tangible Fixed Assets	19,782	20,416	20,286
Buildings	4,774	4,924	4,661
Land	14,303	14,726	14,656
Leased Assets	58	41	26
Construction in Progress	7	0	10
Other Tangible Assets	638	723	931
Intangible Fixed Assets	715	735	815
Software	286	397	474
Leased Assets	93	3	6
Others	335	335	335
Prepaid Pension Expense	973	929	918
Deferred Tax Assets	1,453	1,271	294
Reverse Against Debt Guarantee	23,523	11,283	5,229
Reserve for Possible Loan Losses	(8,671)	(7,826)	(6,093)
(Specific Reserve for Possible Loan Losses)	(1,108)	(1,606)	(1,147)
<b>Total Assets</b>	<b>2,259,478</b>	<b>1,992,855</b>	<b>1,826,759</b>

	March 31, 2018	March 31, 2017	March 31, 2016
<b>Liabilities</b>			
Deposit	¥ 1,935,136	¥ 1,749,021	¥ 1,643,616
Current Accounts	23,841	23,575	21,244
Ordinary Deposits	750,520	698,618	638,307
Saving Deposits	6,902	7,136	7,253
Deposits at Notice	2,908	1,505	1,797
Time Deposits	1,124,729	990,627	945,246
Installment Savings	14,902	15,490	15,686
Other Deposits	11,330	12,067	14,081
Borrowed Money	43,167	45,530	48,382
Loans payable	43,167	45,530	48,382
Call Money	100,000	54,710	1,014
Foreign Exchange	0	1	0
Foreign Bills of Exchange Payable	0	1	0
Other Liabilities	9,206	6,326	7,804
Outstanding Bank Transfer Received	633	502	431
Accrued Expenses	1,130	1,113	1,316
Reserve for Future Interest Payment of Installment Savings	9	12	14
Income Taxes Payable	3,472	2,343	3,389
Unearned Income	463	435	455
Unsettled Refunds	112	13	18
Unsettled Equity Refunds	0	0	0
Deposits from Employees	1,185	1,208	1,188
Derivative Transactions	0	0	1
Lease Obligations	151	43	31
Asset Retirement Obligations	151	150	145
Other Liabilities	1,893	502	811
Reserve for Employee Bonuses	952	942	916
Reserve for Director's Retirement Benefits	875	242	198
Provision for Reimbursement of Deposits	109	38	363
Provision for Contingent Loss	210	246	—
Deferred Tax Liabilities for Revaluation	2,384	2,384	2,430
Debt Guarantee	23,523	11,283	5,229
<b>Total Liabilities</b>	<b>2,115,567</b>	<b>1,870,727</b>	<b>1,709,957</b>
<b>Net Assets</b>			
Paid-in Member's Capital	24,012	11,198	11,029
Common shares	24,012	11,198	11,029
Retained Earnings	113,693	105,160	98,951
Legal reserve	11,198	11,029	8,741
Voluntary Reserve	102,495	94,130	90,209
Reserve for Specific Purpose	92,514	86,443	82,076
Reserve for Amortization	(1,000)	(1,000)	(1,000)
Reserve for Local Industry Assistance Fund's	(200)	(200)	(200)
Reserve for Tax Purpose Reduction Entry of Tangible Assets	(640)	(487)	(181)
Special Reserve for Reduction	(—)	(71)	—
Reserve for Specific Future Bad Debt	(43)	(54)	(65)
Retained Earnings for Current Term	9,980	7,687	8,133
Treasury Shares	(8)	(0)	—
<b>Total Member's Equity</b>	<b>137,698</b>	<b>116,358</b>	<b>109,980</b>
Unrealized Gains on Available-for-sale Securities	439	1	931
Land Revaluation and Transaction Adjustment	5,772	5,769	5,889
Deferred Gains or Losses on Hedge	6,212	5,770	6,821
<b>Total Net Assets</b>	<b>143,910</b>	<b>122,128</b>	<b>116,802</b>
<b>Total Liabilities and Net Assets</b>	<b>2,259,478</b>	<b>1,992,855</b>	<b>1,826,759</b>

\* If an item is listed in the balance sheets or in the statements of income and retained earnings but has no balance against it, it is not presented here.

\* A special reserve for building a safeguard system to protect main clients (¥5,000 million in March 31, 2017, ¥5,900 million in March 31, 2018) is included in reserve for possible loan losses.

\* Minus amounts less than one display unit are displayed as "(0)."

## ● Non-Consolidated Statements of Income and Retained Earnings

THE SEIBU SHINKIN BANK

March 31, 2016, 2017 and 2018

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
<b>Operating Revenue</b>	¥ 36,714	¥ 32,666	¥ 31,702
Interest Income	30,764	27,012	25,869
Loans	28,316	24,570	22,679
Deposits in Other Banks	523	651	1,024
Investment Securities	1,754	1,637	2,009
Others	170	152	156
Fees and Commissions Received	2,862	2,848	2,744
Exchange Commissions Received	1,331	1,266	1,219
Others	1,531	1,582	1,525
Other Operating Income	500	828	741
Gains on Foreign Exchange	73	51	44
Gains on Sale of Bonds Such as Japanese Government Bonds	76	497	562
Others	351	280	134
Other Income	2,587	1,976	2,346
Gain on Bad Debts Recovered	131	222	406
Gains on Sale of Shares and Other Securities	1,380	1,044	986
Gains on Money Held in Trust	231	150	129
Others	844	558	822
<b>Operating Expenses</b>	¥ 24,426	¥ 24,367	¥ 25,657
Interest Expenses	1,322	1,453	1,483
Deposits	913	994	1,036
Provision for Future Interest Payment of Installment Savings	3	5	5
Interest on Borrowings	392	426	433
Interest on Call Money	7	21	1
Others	5	5	6
Fees and Commissions Paid	1,651	1,585	1,535
Exchange Commissions Paid	508	488	469
Others	1,143	1,097	1,066
Other Operating Expenses	1,212	16	10
Loss on Sale of Bonds Such as Japanese Government Bonds	0	–	–
Loss on Redemption of Bonds Such as Japanese Government Bonds	1,210	0	1
Others	1	15	8

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
General and Administrative Expenses	¥ 17,589	¥ 16,939	¥ 17,443
Salaries and Employee Benefits	10,548	9,792	9,644
Other General and Administrative Expenses	6,708	6,795	7,410
Tax	332	352	388
Other Expenses	2,649	4,372	5,183
Provisions of Reserve for Possible Loan Losses	1,237	1,978	3,852
Write-off of Loans	538	1,669	603
Loss on Sale of Shares and Other Securities	224	328	285
Amortization of Stocks	–	–	5
Loss on Money Held in Trust	101	139	98
Amortization of Other Assets	19	18	30
Others	528	238	307
<b>Operating Profit</b>	<b>12,287</b>	<b>8,298</b>	<b>6,045</b>
Extraordinary Income	175	14	4,990
Gain on Disposal of Fixed Assets	175	14	4,990
Extraordinary Loss	71	29	40
Loss on Disposal of Fixed Assets	41	29	40
Impairment loss	29	–	–
<b>Profit Before Income Taxes</b>	<b>12,392</b>	<b>8,283</b>	<b>10,995</b>
Income Taxes Current	3,734	2,498	3,427
Income Taxes Deferred	(323)	(391)	161
<b>Total Income Taxes</b>	<b>3,411</b>	<b>2,107</b>	<b>3,589</b>
<b>Profit</b>	<b>8,980</b>	<b>6,175</b>	<b>7,405</b>
Retained Earnings at Beginning of Year	1,003	1,118	869
Cumulative Effects of Changes in Accounting Policies	–	273	–
Restated Balance	–	1,391	–
Reversal of Land Revaluation Excess	(3)	120	(142)
<b>Unappropriated Retained Earnings at End of Year</b>	<b>9,980</b>	<b>7,687</b>	<b>8,133</b>

## ● Statements of Appropriation of Surplus

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
Unappropriated Retained Earnings at End of Year	¥ 9,980	¥ 7,687	¥ 8,133
Reversal of Reserve (Reversal of Reserve for Tax Purpose Reduction Entry of Tangible Assets)	49	9	7
Reversal of Reserve (Reversal of Special Reserve for Tax Purpose Reduction Entry)	–	71	–
Reversal of Reserve (Reversal of Reserve for Specific Future Bad Debt)	10	10	10
Appropriation of Surplus	9,399	6,775	7,033
Legal Retained Earnings	4,000	169	2,288
Dividends for Common Shares	(Annual 3%) 399	(Annual 4%) 443	(Annual 4%) 360
Reserve for Tax Purpose Reduction Entry of Tangible Assets	–	163	313
Special Reserve for Reduction	–	–	71
Reserve for Specific Purpose	5,000	6,000	4,000
Retained Earnings at End of Year	641	1,003	1,118

# Performance Indicators

## ●Principal Management Benchmark

Million of yen

		March 31, 2018	March 31, 2017	March 31, 2016	March 31, 2015	March 31, 2014
Profit or Loss	Operating Revenue	¥ 36,714	¥ 32,666	¥ 31,702	¥ 30,552	¥ 30,528
	Operating Expenses	24,426	24,367	25,657	21,116	21,905
	Operating Profit	12,287	8,298	6,045	9,436	8,622
	Net Business Profit	11,960	9,772	5,325	8,832	7,588
	Core Banking Profit	14,438	10,549	8,673	8,285	7,161
	Profit	8,980	6,175	7,405	6,389	6,330
Balance	Deposits and Savings	1,935,136	1,749,021	1,643,616	1,545,185	1,488,764
	Loans and Bills Discounted	1,661,855	1,447,097	1,250,046	1,126,827	1,064,899
	Securities	105,890	122,251	148,852	156,618	179,940
	Net Assets	143,910	122,128	116,802	108,607	102,736
	Total Assets	2,259,478	1,992,855	1,826,759	1,698,233	1,638,118
Share Capital	Paid-in Members' Capital	24,012	11,198	11,029	8,671	8,714
	Dividends (Per Share) (Yen)	1.5	2	2	2	2
	Number of Capital Investors	103,942	105,240	103,958	102,803	102,368
	Number of Shares (Million Shares)	480	223	220	173	173
Capital Adequacy Ratio (Non-Consolidated)		9.31%	9.20%	10.06%	10.11%	10.38%
Non-Performing Loan Ratio (Non-Consolidated; Under Financial Reconstruction Act)		0.96%	1.32%	1.74%	2.34%	2.78%
Number of Directors and Other Officers		15	15	14	14	13
	Of Which, Number of Full-Time Directors and Other Officers	11	11	11	11	10
Number of Personnel		1,175	1,153	1,164	1,134	1,107

## ●Gross Operating Profit

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
Net Interest Income	¥ 29,447	¥ 25,565	¥ 24,395
Interest Income	30,764	27,012	25,869
Interest Expenses	1,316	1,446	1,474
Net Fees and Commissions	1,210	1,263	1,208
Fees and Commissions Received	2,862	2,848	2,744
Fees and Commissions Paid	1,651	1,585	1,535
Net Other Operating Income (Expenses)	(712)	812	730
Other Operating Income	500	828	741
Other Operating Expenses	1,212	16	10
Gross Operating Profit	29,945	27,640	26,334
Gross Operating Profit Ratio	1.36%	1.40%	1.53%

- (Notes) 1. Interest Expenses exclude expenses commensurate with expenses for money held in trust (¥6 million for the fiscal year ended March 31, 2017 and ¥5 million for the fiscal year ended March 31, 2018).  
2. Gross operating profit ratio = Gross operating profit / Average balance of interest-earning assets × 100  
3. There is no distinction made between the domestic divisions and the international divisions.

## ●Components of Net Interest Income

Million of yen

		March 31, 2018	March 31, 2017	March 31, 2016
Interest-Earning Assets	Ave. Balance	¥ 2,194,973	¥ 1,970,183	¥ 1,720,213
	Interest	30,764	27,012	25,869
	Yield	1.40%	1.37%	1.50%
Of Which, Loans and Bills Discounted	Ave. Balance	1,551,867	1,331,893	1,168,184
	Interest	28,316	24,570	22,679
	Yield	1.82%	1.84%	1.94%
Of Which, Deposits with Banks (Excl. Interest-Free)	Ave. Balance	523,793	488,158	397,191
	Interest	523	651	1,024
	Yield	0.10%	0.13%	0.25%
Of Which, Securities	Ave. Balance	112,256	142,616	148,574
	Interest	1,754	1,637	2,009
	Yield	1.56%	1.14%	1.35%
Interest-Bearing Liabilities	Ave. Balance	2,093,589	1,876,843	1,638,532
	Interest	1,322	1,453	1,483
	Yield	0.06%	0.07%	0.09%
Of Which, Deposits and Savings	Ave. Balance	1,850,972	1,709,642	1,601,804
	Interest	917	999	1,041
	Yield	0.04%	0.05%	0.06%
Of Which, Borrowed Money	Ave. Balance	44,406	46,673	45,288
	Interest	392	426	433
	Yield	0.88%	0.91%	0.95%

- (Notes) 1. The average balance of non-interest deposits with banks (¥2,795 million for the fiscal year ended March 31, 2017, and ¥3,957 million for the fiscal year ended March 31, 2018) is excluded from interest-earning assets. The average balance of an amount commensurate with money held in trust (¥9,858 million for the fiscal year ended March 31, 2017, and ¥9,698 million for the fiscal year ended March 31, 2018) and the corresponding interest (¥6 million for the fiscal year ended March 31, 2017, and ¥5 million for the fiscal year ended March 31, 2018) are excluded from interest-bearing liabilities.  
2. There is no distinction made between the domestic divisions and the international divisions.

## ●Profit Ratios and Margins

	March 31, 2018	March 31, 2017	March 31, 2016
Return on Assets			
Ratio of Operating Profit to Total Assets	0.54%	0.41%	0.34%
Ratio of Profit to Total Assets	0.40%	0.30%	0.41%
Total Margins			
Yield on Interest-Earning Assets	1.40%	1.37%	1.50%
Cost Ratio of Interest-Bearing Liabilities	0.85%	0.96%	1.13%
Total Margins	0.55%	0.41%	0.37%

- (Note) Ratio of operating profit (profit) to total assets = Operating profit (profit) / Average balance of total assets (excluding Debt guarantees as per contra) × 100

## ●Loan-to-Deposit Ratio/Securities-to-Deposit Ratio

	March 31, 2018	March 31, 2017	March 31, 2016
Loan-to-Deposit Ratio			
End of Period	85.87%	82.73%	76.05%
Average during Period	83.84%	77.90%	72.92%
Securities-to-Deposit Ratio			
End of Period	5.47%	6.98%	9.05%
Average during Period	6.06%	8.34%	9.27%

- (Notes) 1. Loan-to-deposit ratio = Loans and bills discounted / (Deposits and savings + Negotiable certificates of deposit) × 100  
2. Securities-to-deposit ratio = Securities / (Deposits and savings + Negotiable certificates of deposit) × 100  
3. There is no distinction made between the domestic divisions and the international divisions.

## ●Increase/Decrease in Interest Receivable/Payable

Million of yen

	March 31, 2018			March 31, 2017			March 31, 2016		
	Changes Due to Balance	Changes Due to Interest Rate	Net Change	Changes Due to Balance	Changes Due to Interest Rate	Net Change	Changes Due to Balance	Changes Due to Interest Rate	Net Change
Increase (Decrease) in Interest Receivable	¥ 3,148	¥ 604	¥ 3,752	¥ 3,517	¥ (2,374)	¥ 1,142	¥ 1,306	¥ (517)	¥ 788
Of Which, Loans and Bills Discounted	4,014	(268)	3,745	3,090	(1,199)	1,890	1,510	(572)	937
Of Which, Deposits (Excl. Interest-Free)	39	(167)	(127)	187	(560)	(372)	84	(231)	(146)
Of Which, Securities	(395)	512	116	(76)	(296)	(372)	(254)	231	(23)
Increase (Decrease) in Interest Payable	109	(240)	(130)	247	(277)	(30)	47	110	157
Of Which, Deposits and Savings	75	(158)	(82)	80	(122)	(42)	46	-	46
Of Which, Borrowed Money	(20)	(13)	(33)	12	(19)	(7)	118	(9)	108

- (Notes) 1. Factors that increase or decrease both balance and interest rate are allocated based on the proportion of the increase or decrease in the balance and interest rate.  
2. There is no distinction made between the domestic divisions and the international divisions.

# Service Indicators

## Deposits

### ● Average Balance of Deposits and Negotiable Certificates of Deposit Million of yen

	March 31, 2018		March 31, 2017		March 31, 2016	
		Composition Ratio		Composition Ratio		Composition Ratio
Liquid Deposits	¥ 737,796	39.85%	¥ 684,691	40.04%	¥ 630,542	39.36%
Of Which, Interest-Bearing Deposits	666,553	36.01%	622,690	36.42%	569,061	35.52%
Fixed-term Deposits	1,104,244	59.65%	1,016,500	59.45%	963,166	60.13%
Of Which, Time Deposits with Fixed Interest Rates	1,088,988	58.83%	1,000,653	58.52%	947,499	59.15%
Of Which, Time Deposits with Floating Interest Rates	80	0.00%	70	0.00%	44	0.00%
Other Deposits	8,931	0.48%	8,450	0.49%	8,095	0.50%
<b>Subtotal</b>	<b>1,850,972</b>	<b>100.00%</b>	<b>1,709,642</b>	<b>100.00%</b>	<b>1,601,804</b>	<b>100.00%</b>
Negotiable Certificates of Deposit	-	-	-	(-)	-	-
<b>Total</b>	<b>1,850,972</b>	<b>100.00%</b>	<b>1,709,642</b>	<b>100.00%</b>	<b>1,601,804</b>	<b>100.00%</b>

(Notes) 1. Liquid deposits: Current deposits + Ordinary deposits + Saving deposits + Deposits at notice

2. Fixed-term deposits: Time deposits + Installment savings

Time deposits with fixed interest rate: Time deposits whose interest rate until date of maturity is determined when deposited

Time deposits with floating interest rate: Time deposits whose interest rates vary in response to changes in market rates during the term of deposit

3. There is no distinction made between the domestic divisions and the international divisions.

### ● Balance by Type of Time Deposits

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
Time Deposits with Fixed Interest Rate	¥ 1,124,657	¥ 990,533	¥ 945,203
Time Deposits with Floating Interest Rate	72	93	42
<b>Total</b>	<b>1,124,729</b>	<b>990,627</b>	<b>945,246</b>

## Loans

### ● Average Balance by Loans and Bills Discounted Account Million of yen

	March 31, 2018		March 31, 2017		March 31, 2016	
		Composition Ratio		Composition Ratio		Composition Ratio
Bills Discounted	¥ 3,768	0.24%	¥ 3,755	0.28%	¥ 4,135	0.35%
Loans on Bills	40,598	2.61%	41,340	3.10%	37,926	3.24%
Loans on Deeds	1,493,629	96.24%	1,274,524	95.69%	1,115,162	95.46%
Overdrafts	13,871	0.89%	12,272	0.92%	10,960	0.93%
<b>Total</b>	<b>1,551,867</b>	<b>100.00%</b>	<b>1,331,893</b>	<b>100.00%</b>	<b>1,168,184</b>	<b>100.00%</b>

(Note) There is no distinction made between the domestic divisions and the international divisions.

### ● Ending Balance by Type of Loans

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
Loans with Fixed Interest Rate	¥ 319,213	¥ 302,199	¥ 284,496
Loans with Floating Interest Rate	1,342,642	1,144,897	965,549
<b>Total</b>	<b>1,661,855</b>	<b>1,447,097</b>	<b>1,250,046</b>

### ● Loan Portfolio by Type of Collateral

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
Deposits and Savings with the Bank	¥ 12,556	¥ 12,137	¥ 12,054
Securities	11,210	10,660	6,007
Movables	-	-	-
Real Estate	1,223,641	998,992	810,769
Secured by Credit Guarantee Corporation and Credit Insurance	138,586	133,306	130,045
Guarantee	236,632	242,130	238,366
Creditability	38,035	48,861	51,798
Others	1,191	1,007	1,003
<b>Total</b>	<b>1,661,855</b>	<b>1,447,097</b>	<b>1,250,046</b>

### ● Debt Guarantees as Per Contra by Type of Collateral

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
Deposits and Savings with the Bank	¥ 44	¥ 44	¥ 42
Securities	-	-	-
Movables	-	-	-
Real Estate	22,114	10,336	4,473
Secured by Credit Guarantee Corporation and Credit Insurance	-	-	-
Guarantee	17	19	21
Creditability	1,346	879	687
Others	0	3	4
<b>Total</b>	<b>23,523</b>	<b>11,283</b>	<b>5,229</b>

### ● Loan Portfolio by Use of Loans

Million of yen

	March 31, 2018		March 31, 2017		March 31, 2016	
		Composition Ratio		Composition Ratio		Composition Ratio
Equipment Funds	¥ 1,088,287	65.48%	¥ 874,353	60.42%	¥ 690,853	55.26%
Operating Capital	271,195	16.31%	274,246	18.95%	268,565	21.48%
Personal Housing	302,371	18.19%	298,496	20.62%	290,627	23.24%
<b>Total</b>	<b>1,661,855</b>	<b>100.00%</b>	<b>1,447,097</b>	<b>100.00%</b>	<b>1,250,046</b>	<b>100.00%</b>

## ● Loan Portfolio by Industry

Million of yen

	March 31, 2018				March 31, 2017				March 31, 2016			
	Number of Customers	Composition Ratio	Balance	Composition Ratio	Number of Customers	Composition Ratio	Balance	Composition Ratio	Number of Customers	Composition Ratio	Balance	Composition Ratio
Manufacturing	¥ 1,312	2.76%	¥ 50,447	3.03%	¥ 1,349	2.88%	¥ 52,067	3.59%	¥ 1,413	3.05%	¥ 53,809	4.30%
Agriculture and Forestry	10	0.02%	564	0.03%	7	0.01%	487	0.03%	6	0.01%	440	0.03%
Fisheries	—	—	—	—	—	—	—	—	—	—	—	—
Mining and Quarrying of Stone and Gravel	3	0.00%	1,640	0.09%	3	0.00%	1,908	0.13%	3	0.00%	1,452	0.11%
Construction	2,108	4.44%	48,159	2.89%	2,153	4.61%	45,741	3.16%	2,135	4.60%	41,384	3.31%
Electricity, Gas, Heat Supply and Water	33	0.06%	2,173	0.13%	25	0.05%	2,044	0.14%	19	0.04%	1,575	0.12%
Information and Communications	1,243	2.62%	22,911	1.37%	1,124	2.40%	20,655	1.42%	1,056	2.28%	18,405	1.47%
Transport and Postal Activities	273	0.57%	15,072	0.90%	282	0.60%	14,055	0.97%	294	0.63%	10,361	0.82%
Wholesale and Retail Trade	2,579	5.44%	69,347	4.17%	2,621	5.61%	72,677	5.02%	2,630	5.67%	66,521	5.32%
Financial and Insurance	62	0.13%	7,086	0.42%	59	0.12%	16,721	1.15%	54	0.11%	15,570	1.24%
Real Estate	1,237	2.60%	199,464	12.00%	1,096	2.34%	170,033	11.74%	917	1.97%	123,597	9.88%
Real Estate Lessors	5,438	11.47%	725,272	43.64%	4,666	9.99%	560,946	38.76%	4,119	8.89%	460,643	36.85%
[Of Which, Specializing in This Category]	[3,982]	[8.40%]	[539,287]	[32.45%]	[3,237]	[6.93%]	[399,920]	[27.63%]	[2,743]	[5.92%]	[299,302]	[23.94%]
Goods Rental and Leasing	53	0.11%	2,180	0.13%	53	0.11%	1,859	0.12%	52	0.11%	1,732	0.13%
Scientific Research, Professional and Technical Services	1,042	2.19%	23,773	1.43%	930	1.99%	20,271	1.40%	867	1.87%	15,346	1.22%
Accommodations	31	0.06%	2,777	0.16%	23	0.04%	2,043	0.14%	20	0.04%	1,264	0.10%
Restaurant	1,355	2.85%	24,709	1.48%	1,274	2.72%	22,591	1.56%	1,256	2.71%	19,568	1.56%
Living-related and Personal Services and Amusement Services	773	1.63%	14,477	0.87%	733	1.57%	14,503	1.00%	718	1.55%	12,982	1.03%
Education, Learning Support	187	0.39%	9,371	0.56%	179	0.38%	8,388	0.57%	168	0.36%	7,143	0.57%
Medical, Health Care and Welfare	753	1.58%	43,426	2.61%	731	1.56%	41,957	2.89%	687	1.48%	35,696	2.85%
Miscellaneous Services	1,292	2.72%	42,229	2.54%	1,232	2.63%	37,763	2.60%	1,142	2.46%	34,949	2.79%
<b>Subtotal</b>	<b>19,784</b>	<b>41.74%</b>	<b>1,305,085</b>	<b>78.53%</b>	<b>18,540</b>	<b>39.71%</b>	<b>1,106,718</b>	<b>76.47%</b>	<b>17,556</b>	<b>37.90%</b>	<b>922,448</b>	<b>73.79%</b>
National and Local Government Bodies, etc.	8	0.01%	2,903	0.17%	8	0.01%	2,287	0.15%	8	0.01%	2,663	0.21%
Individuals (Funds for Housing, Consumption, Tax Payment, etc.)	27,606	58.24%	353,865	21.29%	28,138	60.27%	338,091	23.36%	28,751	62.07%	324,935	25.99%
<b>Total</b>	<b>47,398</b>	<b>100.00%</b>	<b>1,661,855</b>	<b>100.00%</b>	<b>46,686</b>	<b>100.00%</b>	<b>1,447,097</b>	<b>100.00%</b>	<b>46,315</b>	<b>100.00%</b>	<b>1,250,046</b>	<b>100.00%</b>

(Notes) 1. The industrial classification is shown in accordance with divisions of Japan Standard Industrial Classification.

2. In the event that the same debtor receives a business loan and a consumer loan, the borrower is counted under both an appropriate industry and "Individuals" category.

3. Foreign loans are classified in the same way as domestic loans and included in relevant industries.

4. [Specializing in This Category] represents loans spent to build or acquire properties for real estate leasing among "Real Estate Lessors."

## ● Ending Balance and Increase/Decrease During Period of General Reserve and Specific Reserve for Possible Loan Losses

Million of yen

	March 31, 2018			March 31, 2017			March 31, 2016		
	Increase during Period	Decrease during Period	Ending Balance	Increase during Period	Decrease during Period	Ending Balance	Increase during Period	Decrease during Period	Ending Balance
General Reserve for Possible Loan Losses	¥ 7,562	¥ 6,219	¥ 7,562	¥ 6,219	¥ 4,945	¥ 6,219	¥ 4,945	¥ 1,037	¥ 4,945
Specific Reserve for Possible Loan Losses	1,108	1,606	1,108	1,606	1,147	1,606	1,147	1,303	1,147
<b>Total</b>	<b>8,671</b>	<b>7,826</b>	<b>8,671</b>	<b>7,826</b>	<b>6,093</b>	<b>7,826</b>	<b>6,093</b>	<b>2,340</b>	<b>6,093</b>

## ● Write-off of Loans

Million of yen

	March 31, 2018	March 31, 2017	March 31, 2016
Write-off of Loans	¥ 538	¥ 1,669	¥ 603

# Outline

## Bank Data (As of March, 2018)

Date of establishment: June 30, 1969

Location of head office: 2-29-10 Nakano, Nakano-ku, Tokyo

Number of full-time personnel: 1,186

Number of branches: 74

ATM (Subbranch): 38

Total assets: ¥2,259.4 billion

Paid-in members' capital (dividend payable on paid-in capital: 3% p.a.): ¥24.0 billion

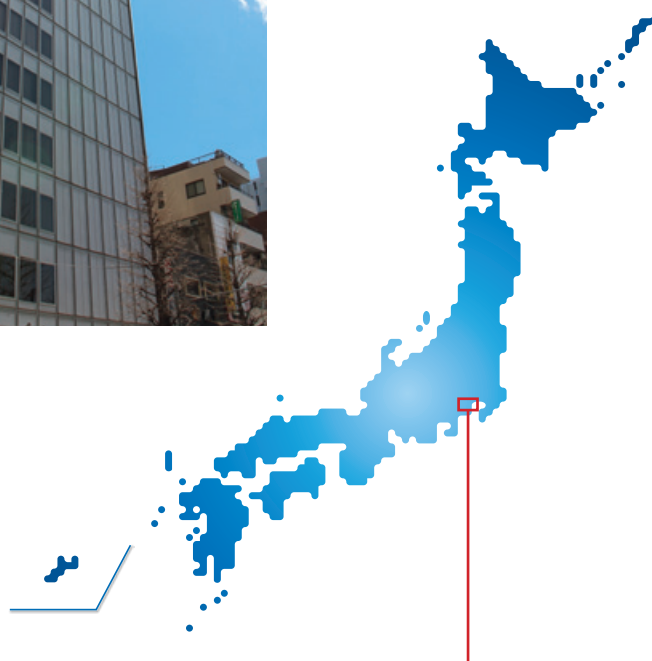
Number of capital investors: 103,942

### <Inquiries>

#### THE SEIBU SHINKIN BANK International Business Department

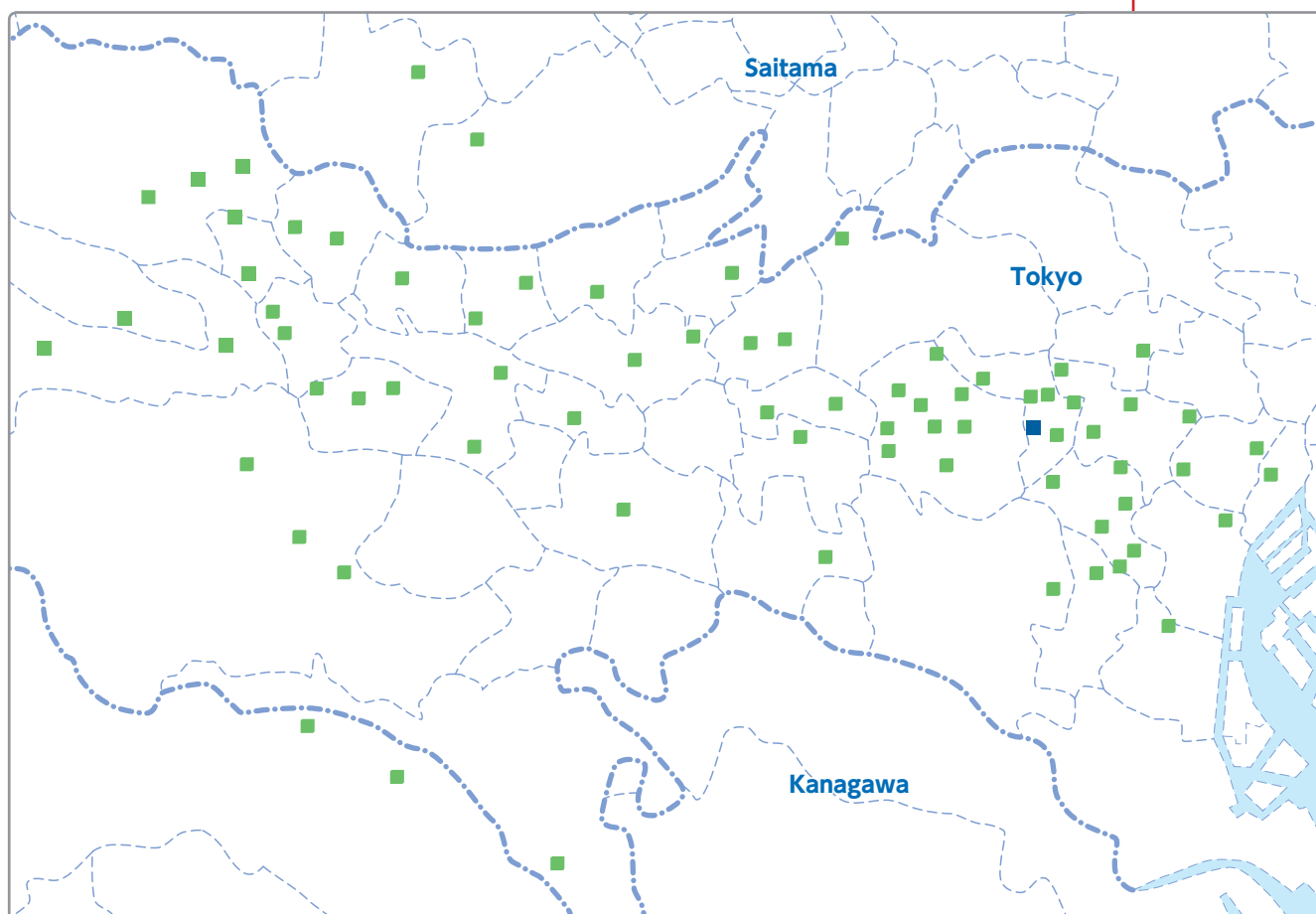
Location of head office:  
2-29-10 Nakano, Nakano-ku, Tokyo

Pilot number: +81-3-3384-6110



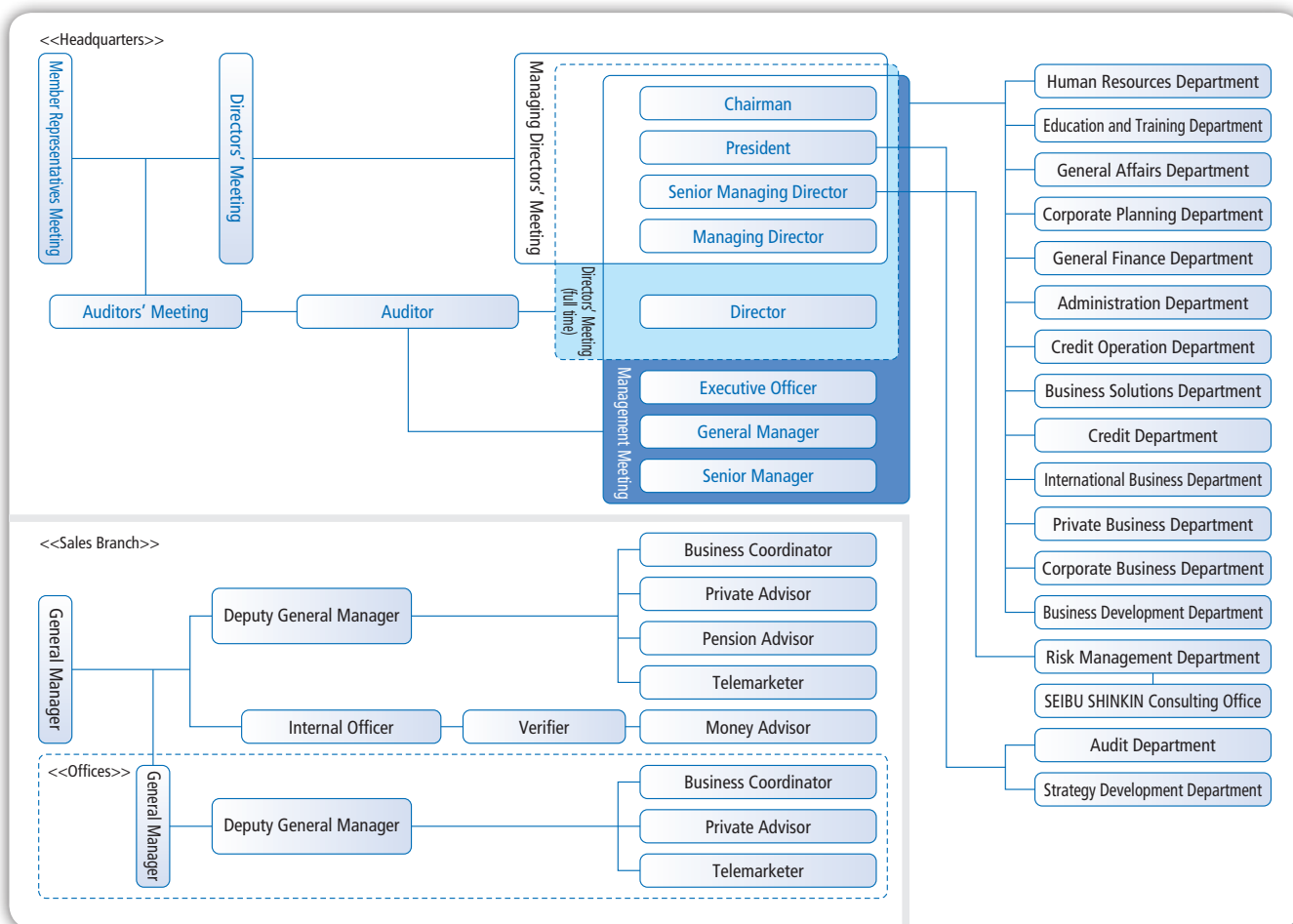
## Branch list (As of March, 2018)

■ Head Office ■ Branch



# Business Organization

## Organization Chart (as of March 31, 2018)



## Officers, etc. (as of July 1, 2018)

### ●Officers

Kanji Ochiai, President  
Hiroyuki Kawashima, Senior Managing Director

Ichiro Takahashi, Managing Director  
Yoshihiro Hanzawa, Managing Director

Norihide Goto, Director  
Takayoshi Nagasawa, Director  
Junichi Ushiyama, Director  
Takashi Komachi, Director  
Hiroaki Tanaka, Director  
Yasunori Seki, Director  
Yasuhiko Tamura, Director

Kumiko Usami, Director <sup>\*1</sup>  
Norimichi Udagawa, Director <sup>\*1</sup>  
Shigeki Sato, Auditor  
Hanjuro Tamura, Auditor  
Takao Takasaki, Non-member Auditor <sup>\*2</sup>

### ●Executive Officer

Ikuo Shiraishi, General Manager of Hachioji Branch  
Tsuneyuki Sakamoto, General Manager of Kanda Branch  
Yuji Soda, General Manager of Nakano-Kitaguchi Branch  
Daisuke Usami, General Manager of Kitashinjuku Branch

\*1. Directors Kumiko Usami and Norimichi Udagawa are non-executive directors pursuant to the shinkin bank industry's Industry Arrangement Concerning Measures to Improve the Functions of Member Representatives Meetings.

\*2. Auditor Takao Takasaki is a non-member auditor as stipulated in Article 32, paragraph 5 of the Shinkin Bank Act.

### ●Counselor

Osamu Tani, Corporate Attorney  
Tomotaka Kondo, Corporate Attorney  
Hideo Yamada, Corporate Attorney

Hongo Tsuji Tax & Consulting, Tax Advisor  
Kiyoshi Kurashige, Advisor

### ●Financial Auditor

PricewaterhouseCoopers Aarata LLC





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