Contributing to the Local Economy

Deposits from the Region

As of March 31, 2017, deposits from the region increased ¥94.5 billion year on year to ¥3,916.9 billion. The ratio of deposits from the region continued to be high, at 99.12% of the total balance of deposits.

The Bank's share of deposits within the prefecture as of March 31, 2017 declined to 13.46%.

Assets in Custody from the Region

As of March 31, 2017, assets in custody from the region increased ¥31.2 billion year on year to ¥743.0 billion. The breakdown comprises investment trusts of ¥153.8 billion, life insurance of ¥512.0 billion, and government bonds and other assets of ¥77.2 billion.

* Investment trust figures are market value; life insurance figures are total sales.

Loans to the Region

Loans to the region as of March 31, 2017 rose ¥81.6 billion to ¥2,947.1 billion, thereby maintaining a high loan-to-region ratio of 86.04%. The Bank's share of loans in the prefecture improved to 18.92%.

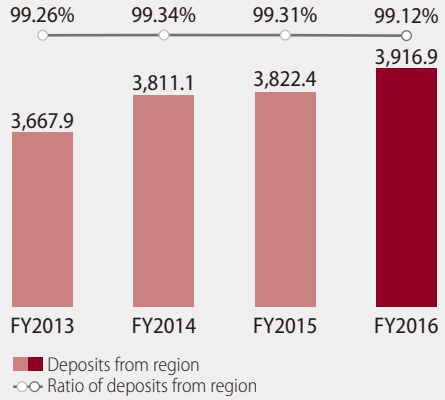
Towards a Sounder Financial Position

The Bank is strengthening its capital adequacy and reducing non-performing loans. The Bank has maintained a consolidated and non-consolidated capital adequacy ratio (Basel III domestic standard) of 9.46% and 9.20%, respectively, so we have continued to maintain a very sound financial position.

The Bank's non-performing loan ratio based on standards established by the Financial Reconstruction Act, declined by 0.21 of a percentage point to 1.81%.

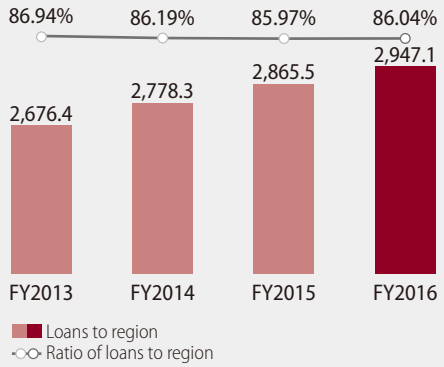
Deposits from region/Ratio of deposits from region

Non-consolidated
(¥ billion)



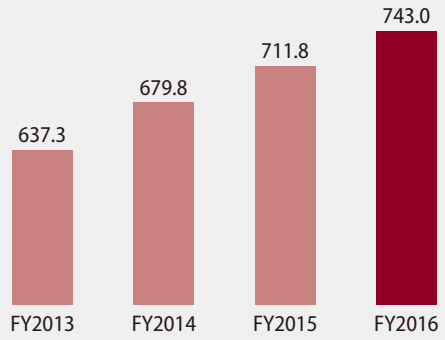
Loans to region/Ratio of loans to region

Non-consolidated
(¥ billion)



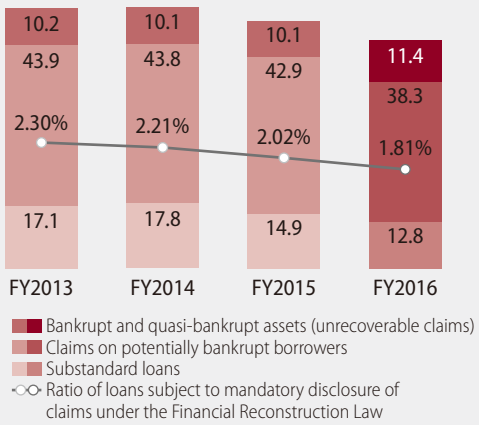
Assets in custody from region

Non-consolidated
(¥ billion)



Non-performing loans

Non-consolidated
(¥ billion)



* "Region" refers to Saitama Prefecture and the areas bordering the prefecture which are a part of the economic and local-living sphere (the Kumegawa Branch, Itabashi Branch, and Goka Branch sales areas).