Financial Summary
Year ended March 31, 2015



May 15, 2015

NORTH PACIFIC BANK, LTD.

Tokyo Stock Exchange First Section, Sapporo Securities Exchange:8524

Ⅰ. Financial Statements

1. Consolidated Balance sheets（As of March 31, 2014 and 2015）

		Millions of yen	
		2014	2015
Assets	資産の部		
Cash and due from banks	現金預け金	486,243	622,039
Call loans and bills bought	コールローン及び買入手形	22,658	1,398
Monetary claims bought	買入金銭債権	12,060	16,655
Trading account securities	商品有価証券	5,955	5,075
Securities	有価証券	1,561,854	1,787,027
Loans and bills discounted	貸出金	5,572,012	5,505,045
Foreign exchanges	外国為替	2,202	2,671
Lease receivables and investment assets	リース債権及びリース投資資産	46,178	44,721
Other assets	その他資産	83,064	84,107
Property, plant and equipment	有形固定資産	92,460	91,534
Buildings, net	建物	39,011	38,729
Land	土地	38,677	38,457
Leased assets, net	リース資産	2,018	1,938
Construction in progress	建設仮勘定	535	82
Other, net	その他の有形固定資産	12,219	12,324
Intangible assets	無形固定資産	14,157	11,707
Software	ソフトウエア	13,601	11,270
Other	その他の無形固定資産	555	436
Deferred tax assets	繰延税金資産	11,952	218
Customers' liabilities for acceptances and guarantees	支払承諾見返	53,170	53,515
Allowance for loan losses	貸倒引当金	(76,401)	(63,293)
Total assets	資産の部合計	7,887,568	8,162,423
Liabilities	負債の部		
Deposits	預金	7,233,033	7,480,252
Negotiable certificates of deposit	譲渡性預金	96,787	92,899
Payables under securities lending transactions	債券貸借取引受入担保金	—	4,779
Borrowed money	借用金	107,803	90,595
Foreign exchanges	外国為替	16	13
Other liabilities	その他負債	59,125	57,612
Provision for bonuses	賞与引当金	1,635	1,843
Net defined benefit liability	退職給付に係る負債	3,896	681
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,652	1,672
Provision for point card certificates	ポイント引当金	297	320
Deferred tax liabilities	繰延税金負債	88	7,065
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	3,512	3,157
Acceptances and guarantees	支払承諾	53,170	53,515
Total liabilities	負債の部合計	7,561,020	7,794,409

		Millions of yen	
		2014	2015
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	72,328	72,328
Retained earnings	利益剰余金	82,834	97,305
Treasury shares	自己株式	(0)	(0)
Shareholders' equity	株主資本合計	276,263	290,734
Valuation difference on available-for-sale securities	その他有価証券評価差額金	40,883	66,300
Deferred gains or losses on hedges	繰延ヘッジ損益	(95)	(20)
Revaluation reserve for land	土地再評価差額金	5,752	6,035
Remeasurements of defined benefit plans	退職給付に係る調整累計額	138	490
Valuation and translation adjustments	その他の包括利益累計額合計	46,677	72,806
Minority interests	少数株主持分	3,607	4,473
Total net assets	純資産の部合計	326,548	368,014
Total liabilities and net assets	負債及び純資産の部合計	7,887,568	8,162,423

2. Consolidated Statements of Income（Year ended March 31, 2014 and 2015）

		Millions of yen	
		2014	2015
Ordinary income	経常収益	228,533	143,933
Interest income	資金運用収益	136,729	80,983
Interest on loans and discounts	貸出金利息	73,163	69,566
Interest and dividends on securities	有価証券利息配当金	62,777	10,742
Interest on call loans and bills bought	コールローン利息及び買入手形利息	164	90
Interest on deposits with banks	預け金利息	393	356
Other interest income	その他の受入利息	230	226
Fees and commissions	役務取引等収益	29,160	29,967
Other ordinary income	その他業務収益	51,032	29,868
Other income	その他経常収益	11,610	3,114
Recoveries of written off claims	償却債権取立益	5	3
Other	その他の経常収益	11,604	3,111
Ordinary expenses	経常費用	130,354	116,509
Interest expenses	資金調達費用	5,161	4,169
Interest on deposits	預金利息	1,791	1,697
Interest on negotiable certificates of deposit	譲渡性預金利息	274	262
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	0	0
Interest on payables under securities lending transactions	債券貸借取引支払利息	7	41
Interest on borrowings and rediscounts	借用金利息	2,902	2,069
Other interest expenses	その他の支払利息	185	99
Fees and commissions payments	役務取引等費用	9,168	8,725
Other ordinary expenses	その他業務費用	26,416	25,138
General and administrative expenses	営業経費	76,882	75,804
Other expenses	その他経常費用	12,725	2,670
Provision of allowance for loan losses	貸倒引当金繰入額	6,327	249
Other	その他の経常費用	6,398	2,420
Ordinary profit	経常利益	98,178	27,424
Extraordinary income	特別利益	141	99
Gain on disposal of non-current assets	固定資産処分益	141	99
Extraordinary losses	特別損失	2,923	831
Loss on disposal of non-current assets	固定資産処分損	412	356
Impairment loss	減損損失	2,511	475
Income before income taxes	税金等調整前当期純利益	95,396	26,692
Income taxes - current	法人税、住民税及び事業税	773	1,885
Income taxes - deferred	法人税等調整額	6,724	8,484
Total income taxes	法人税等合計	7,498	10,369
Income before minority interests	少数株主損益調整前当期純利益	87,898	16,323
Minority interests in income	少数株主利益	930	548
Net income	当期純利益	86,967	15,774

3. Non-Consolidated Balance sheets（As of March 31, 2014 and 2015）

Millions of yen

		2014	2015
Assets	資産の部		
Cash and due from banks	現金預け金	486,129	621,900
Cash	現金	98,891	97,311
Due from banks	預け金	387,238	524,588
Call loans	コールローン	22,658	1,398
Monetary claims bought	買入金銭債権	12,060	16,655
Trading account securities	商品有価証券	5,955	5,075
Trading government bonds	商品国債	2,759	1,901
Trading local government bonds	商品地方債	3,195	3,173
Securities	有価証券	1,562,165	1,786,363
Government bonds	国債	682,911	700,050
Local government bonds	地方債	289,333	266,907
Short-term corporate bonds	短期社債	—	1,999
Corporate bonds	社債	335,982	387,709
Stocks	株式	88,810	119,244
Other securities	その他の証券	165,127	310,451
Loans and bills discounted	貸出金	5,621,907	5,553,686
Bills discounted	割引手形	37,487	28,406
Loans on bills	手形貸付	333,570	284,616
Loans on deeds	証書貸付	4,518,129	4,594,238
Overdrafts	当座貸越	732,719	646,426
Foreign exchanges	外国為替	2,202	2,671
Due from foreign banks (our accounts)	外国他店預け	1,891	2,285
Foreign bills bought	買入外国為替	146	204
Foreign bills receivable	取立外国為替	164	182
Other assets	その他資産	48,954	51,241
Prepaid expenses	前払費用	47	80
Accrued income	未収収益	5,558	5,518
Derivatives other than for trading - assets	金融派生商品	12,036	15,976
Other	その他の資産	31,312	29,665
Property, plant and equipment	有形固定資産	91,588	90,575
Buildings, net	建物	38,978	38,702
Land	土地	38,677	38,457
Leased assets, net	リース資産	3,069	3,583
Construction in progress	建設仮勘定	535	82
Other, net	その他の有形固定資産	10,328	9,748
Intangible assets	無形固定資産	13,850	11,402
Software	ソフトウエア	13,302	10,973
Other	その他の無形固定資産	548	429
Deferred tax assets	繰延税金資産	11,327	—
Customers' liabilities for acceptances and guarantees	支払承諾見返	53,170	53,515
Allowance for loan losses	貸倒引当金	(69,359)	(56,961)
Total assets	資産の部合計	7,862,611	8,137,524

		Millions of yen	
		2014	2015
Liabilities	負債の部		
Deposits	預金	7,239,500	7,486,653
Current deposits	当座預金	355,735	348,256
Ordinary deposits	普通預金	4,301,191	4,568,198
Saving deposits	貯蓄預金	209,285	210,450
Deposits at notice	通知預金	13,140	13,832
Time deposits	定期預金	2,209,278	2,177,347
Installment savings	定期積金	197	147
Other deposits	その他の預金	150,671	168,420
Negotiable certificates of deposit	譲渡性預金	110,147	106,259
Payables under securities lending transactions	債券貸借取引受入担保金	—	4,779
Borrowed money	借用金	96,971	79,261
Borrowings from other banks	借入金	96,971	79,261
Foreign exchanges	外国為替	16	13
Foreign bills sold	売渡外国為替	0	—
Foreign bills payable	未払外国為替	16	13
Other liabilities	その他負債	37,002	38,398
Income taxes payable	未払法人税等	—	1,007
Accrued expenses	未払費用	2,835	2,494
Unearned revenue	前受収益	3,874	3,577
Reserve for interest on installment savings	給付補填備金	0	0
Derivatives other than for trading - liabilities	金融派生商品	10,346	13,924
Lease obligations	リース債務	3,069	3,583
Other	その他の負債	16,875	13,810
Provision for bonuses	賞与引当金	1,439	1,646
Provision for retirement benefits	退職給付引当金	3,909	1,211
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,652	1,672
Provision for point card certificates	ポイント引当金	251	272
Deferred tax liabilities	繰延税金負債	—	6,653
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	3,512	3,157
Acceptances and guarantees	支払承諾	53,170	53,515
Total liabilities	負債の部合計	7,547,574	7,783,495
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	50,001	50,001
Legal capital surplus	資本準備金	50,001	50,001
Retained earnings	利益剰余金	97,971	111,545
Legal retained earnings	利益準備金	1,670	2,229
Other retained earnings	その他利益剰余金	96,301	109,316
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	968	1,018
Retained earnings brought forward	繰越利益剰余金	95,332	108,298
Treasury shares	自己株式	(129)	(129)
Total shareholders' equity	株主資本合計	268,944	282,518
Valuation difference on available-for-sale securities	その他有価証券評価差額金	40,435	65,495
Deferred gains or losses on hedges	繰延ヘッジ損益	(95)	(20)
Revaluation reserve for land	土地再評価差額金	5,752	6,035
Valuation and translation adjustments	評価・換算差額等合計	46,092	71,511
Total net assets	純資産の部合計	315,036	354,029
Total liabilities and net assets	負債及び純資産の部合計	7,862,611	8,137,524

4. Non-Consolidated Statements of Income（Year ended March 31, 2014 and 2015）

Millions of yen

		2014	2015
Ordinary income	経常収益	198,801	114,691
Interest income	資金運用収益	136,987	81,233
Interest on loans and discounts	貸出金利息	73,283	69,706
Interest and dividends on securities	有価証券利息配当金	62,915	10,852
Interest on call loans	コールローン利息	164	90
Interest on deposits with banks	預け金利息	393	356
Other interest income	その他の受入利息	230	226
Fees and commissions	役務取引等収益	26,201	27,376
Fees and commissions on domestic and foreign exchanges	受入為替手数料	8,329	8,227
Other fees and commissions	その他の役務収益	17,871	19,149
Other ordinary income	その他業務収益	24,253	3,228
Gains on foreign exchange transactions	外国為替売買益	318	151
Gain on trading account securities transactions	商品有価証券売買益	—	5
Gains on sales of bonds	国債等債券売却益	22,825	1
Gains on redemption of bonds	国債等債券償還益	15	2,027
Income from derivatives other than for trading or hedging	金融派生商品収益	1,094	1,042
Other	その他の業務収益	0	0
Other income	その他経常収益	11,358	2,853
Recoveries of written off claims	償却債権取立益	2	1
Gain on sales of stocks and other securities	株式等売却益	8,762	244
Gain on money held in trust	金銭の信託運用益	5	—
Other	その他の経常収益	2,588	2,607
Ordinary expenses	経常費用	103,747	89,616
Interest expenses	資金調達費用	5,105	4,111
Interest on deposits	預金利息	1,792	1,699
Interest on negotiable certificates of deposit	譲渡性預金利息	277	265
Interest on call money	コールマネー利息	0	0
Interest on payables under securities lending transactions	債券貸借取引支払利息	7	41
Interest on borrowings and rediscounts	借用金利息	2,842	2,006
Interest on interest swaps	金利スワップ支払利息	180	94
Other interest expenses	その他の支払利息	4	4
Fees and commissions payments	役務取引等費用	10,140	9,782
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,304	1,277
Other fees and commissions	その他の役務費用	8,835	8,504
Other ordinary expenses	その他業務費用	1,495	133
Loss on trading account securities transactions	商品有価証券売買損	2	—
Loss on sales of bonds	国債等債券売却損	1,347	—
Loss on devaluation of bonds	国債等債券償却	144	133
General and administrative expenses	営業経費	75,228	74,043
Other expenses	その他経常費用	11,776	1,544
Provision of allowance for loan losses	貸倒引当金繰入額	6,432	130
Written-off of loans	貸出金償却	58	296
Losses on sales of stocks and other securities	株式等売却損	15	22
Losses on devaluation of stocks and other securities	株式等償却	6	59
Other	その他の経常費用	5,264	1,035
Ordinary profit	経常利益	95,054	25,075
Extraordinary income	特別利益	141	99
Gain on disposal of non-current assets	固定資産処分益	141	99
Extraordinary losses	特別損失	2,923	831
Loss on disposal of non-current assets	固定資産処分損	412	356
Impairment loss	減損損失	2,511	475
Income before income taxes	税引前当期純利益	92,272	24,343
Income taxes - current	法人税、住民税及び事業税	86	1,217
Income taxes - deferred	法人税等調整額	6,349	8,249
Total income taxes	法人税等合計	6,436	9,466
Net income	当期純利益	85,836	14,876

Ⅱ. Digest of financial results for the year ended March 31, 2015

1. Summary (Non-Consolidated)

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)	Performance Forecast (May 14,2014)	Change from forecast
	2014	**2015**			
Core gross profit	149.3	**95.9**	(53.4)	94.5	1.4
Core operating profit	76.4	**21.6**	(54.7)	20.0	1.6
Ordinary profit	95.0	**25.0**	(69.9)	19.0	6.0
Net income	85.8	**14.8**	(70.9)	11.5	3.3
Deposits and NCD (Average balance)	7,105.8	**7,322.3**	216.4		
Loans and bills discounted (Average balance)	5,423.6	**5,450.9**	27.3		
Capital Adequacy Ratio (Domestic) (%)	10.00%	(Preliminary) **10.09%**	0.09%		
ROE (%)	24.27%	**4.44%**	(19.83%)		

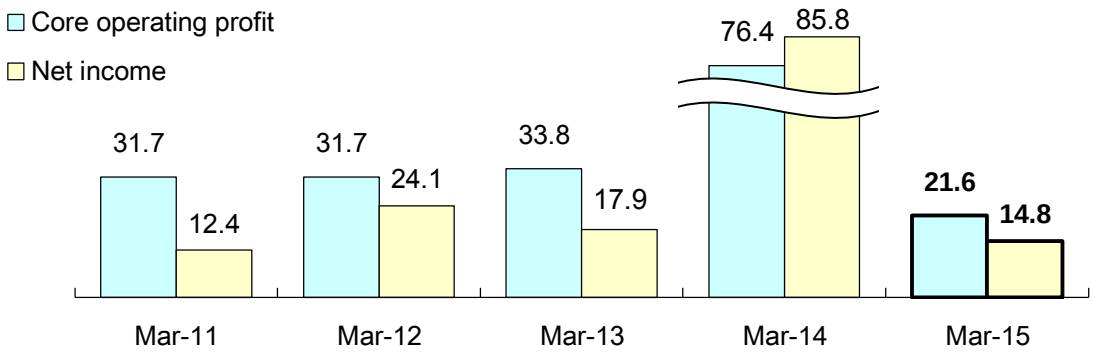
＊ NCD ＝ Negotiable certificates of deposit

$$\text{ROE} = \frac{\text{Net income for the current fiscal year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year}) / 2}$$

Core gross profit = Net interest income + Net fees and commissions + Net other operating income(excluding gains (losses) on bonds)
Core operating profit = Core gross profit - Expenses(excluding non-recurring losses)

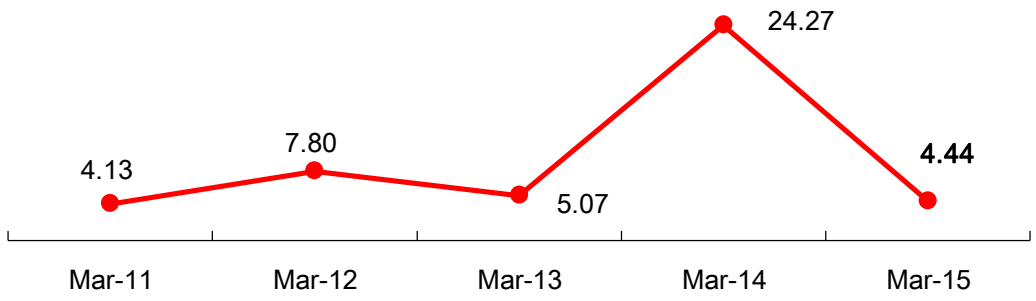
○ Core operating profit and Net income

(¥ billions)



○ ROE

(%)



2. Income Summary

【Non-Consolidated】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Core gross profit	149.3	**95.9**	(53.4)
Net interest income	131.8	**77.1**	(54.7)
Net fees and commissions	16.0	**17.5**	1.5
Net other operating income (excluding gains (losses) on bonds)	1.4	**1.1**	(0.2)
Expenses(excluding non-recurring losses)	72.9	**74.2**	1.2
Core OHR (%)	48.8%	**77.3%**	28.5%
Personnel	30.2	**31.3**	1.0
Facilities	38.7	**38.6**	(0.0)
Taxes	3.8	**4.2**	0.3
Core operating profit	76.4	**21.6**	(54.7)
Credit cost	7.1	**0.8**	(6.3)
Gains (losses) on securities	30.0	**2.0**	(28.0)
Net other non-recurring income (loss) (including gains (losses) on money held in trust)	(4.2)	**2.1**	6.4
Ordinary profit	95.0	**25.0**	(69.9)
Net income	85.8	**14.8**	(70.9)

【Consolidated】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Core gross profit	154.8	**100.8**	(53.9)
Ordinary profit	98.1	**27.4**	(70.7)
Net income	86.9	**15.7**	(71.1)
Core operating profit	80.2	**24.8**	(55.3)

3. Deposits and NCD (Non-Consolidated)

【Average balance】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Deposits and NCD	7,105.8	**7,322.3**	216.4
Yield on deposits and NCD (%)	0.02%	**0.02%**	(0.00%)
Corporate	1,787.6	**1,892.1**	104.4
Individual	4,892.1	**4,994.2**	102.0
Public sectors and financial institutions	426.0	**435.9**	9.9

【Outstanding balance】

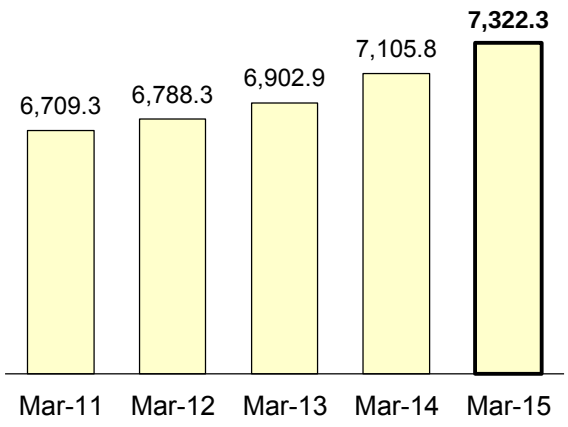
(¥ billions)

	As of Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Deposits and NCD	7,349.6	**7,592.9**	243.2
Deposit assets	449.5	**433.0**	(16.5)
Safe custody of public bonds	292.8	**234.8**	(57.9)
Investment trusts	156.7	**198.1**	41.4
Total	7,799.2	**8,025.9**	226.7
<Reference> Individual annuity insurance, etc.	414.4	**477.4**	63.0

∗ Investment trusts are stated at fair value.

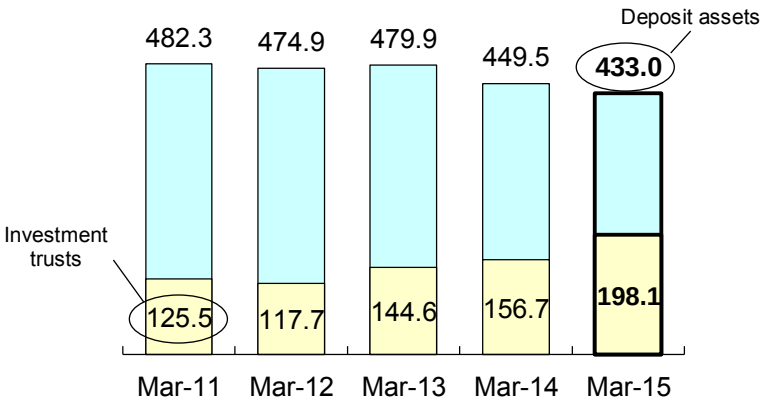
○ Deposits and NCD (Average balance)

(¥ billions)



○ Deposit assets and Investment trusts

(¥ billions)



4. Loans and bills discounted (Non-Consolidated)

【Average balance】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Loans and bills discounted	5,423.6	**5,450.9**	27.3
Yield on loans and bills discounted (%)	1.35%	**1.27%**	(0.08%)
Enterprises	2,487.7	**2,474.1**	(13.5)
In Hokkaido	2,106.0	**2,090.0**	(16.0)
LMEs	506.8	**495.1**	(11.6)
SMEs	1,599.2	**1,594.8**	(4.3)
Others	381.6	**384.1**	2.4
Individuals	1,644.0	**1,654.6**	10.5
Of which, residential loans	1,550.6	**1,561.5**	10.9
Of which, card loans	15.8	**20.2**	4.4
Public sectors	1,291.8	**1,322.2**	30.3

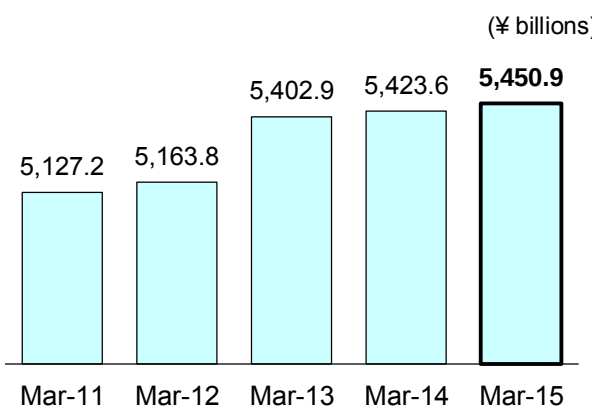
【Outstanding balance】

(¥ billions)

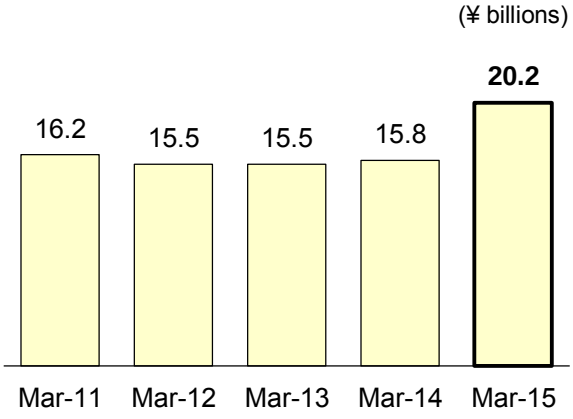
	As of Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Loans and bills discounted	5,621.9	**5,553.6**	(68.2)
Enterprises	2,651.4	**2,535.8**	(115.6)
Individuals	1,661.1	**1,661.8**	0.7
Public sectors	1,309.3	**1,356.0**	46.6
SMEs, etc	3,525.3	**3,396.3**	(129.0)
In Hokkaido	5,073.2	**4,974.6**	(98.6)

∗ SMEs, etc = SMEs + Consumer loans

○ **Loans and bills discounted** (Average balance)



○ **Card loans** (Average balance)



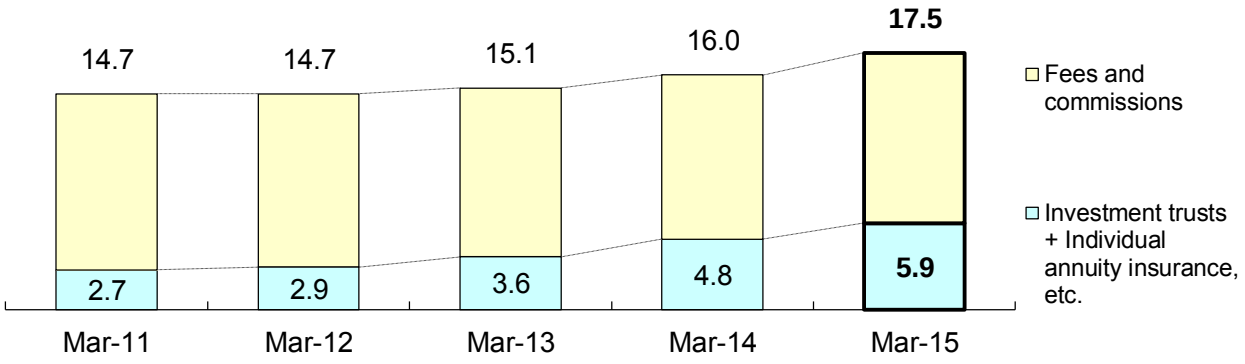
5. Fees and commissions (Non-Consolidated)

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Fees and commissions	26.2	**27.3**	1.1
Of which, domestic and foreign exchanges	8.3	**8.2**	(0.1)
Of which, investment trusts	2.2	**2.8**	0.6
Of which, individual annuity insurance, etc.	2.5	**3.0**	0.4
Fees and commissions payments	10.1	**9.7**	(0.3)
Net fees and commissions	16.0	**17.5**	1.5

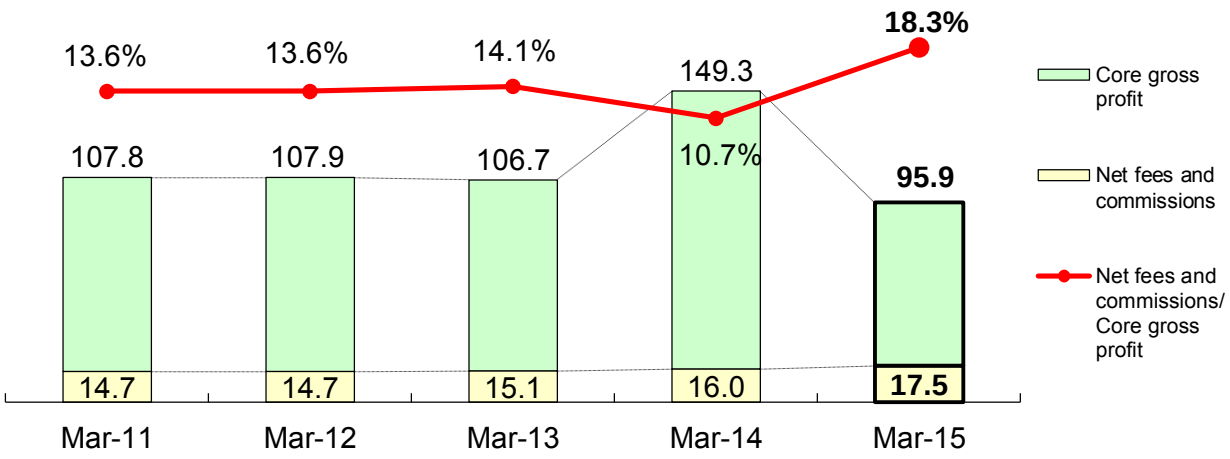
○ Net fees and commissions

(¥ billions)



○ Core operating profit and Net fees and commissions

(¥ billions)



6. Securities

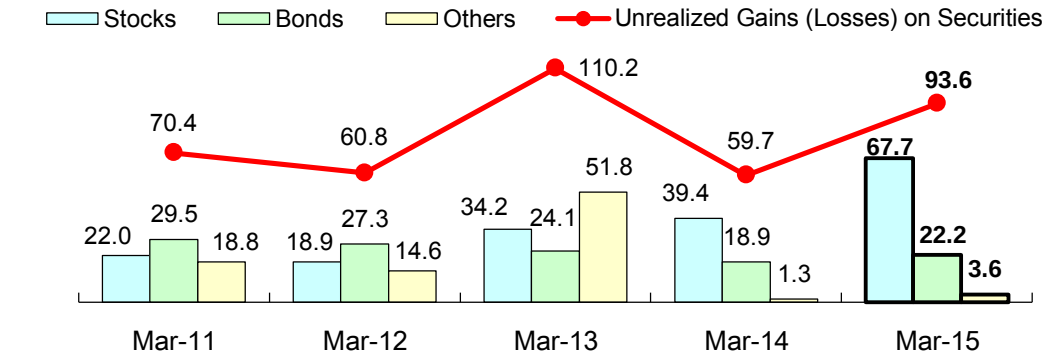
(¥ billions)

	As of Mar.31,				Increase/ (Decrease)	
	2014		**2015**			
	Acquisition cost	Unrealized Gains (Losses)	Acquisition cost	Unrealized Gains (Losses)	Acquisition cost	Unrealized Gains (Losses)
Stocks	49.3	39.4	**51.4**	**67.7**	2.0	28.3
Bonds	1,289.3	18.9	**1,334.4**	**22.2**	45.1	3.2
Others	163.7	1.3	**306.7**	**3.6**	143.0	2.2
Total	1,502.4	59.7	**1,692.6**	**93.6**	190.2	33.9
Nikkei stock average (¥)		14,827		**19,206**		4,379
New 10-year Japanese government bond (JGB) yield (%)		0.640%		**0.400%**		(0.240%)

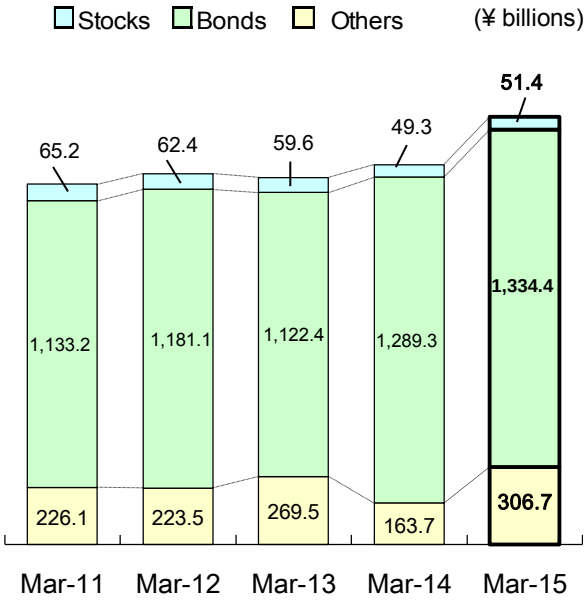
＊Excluding trading account securities

○ Unrealized Gains (Losses) on Securities

(¥ billions)

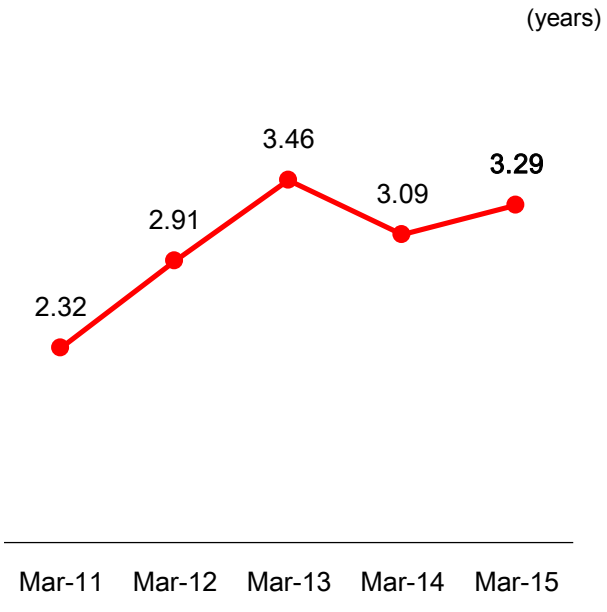


○ Securities (Acquisition cost)



○ Average duration to maturity of yen bonds

(Non-Consolidated)



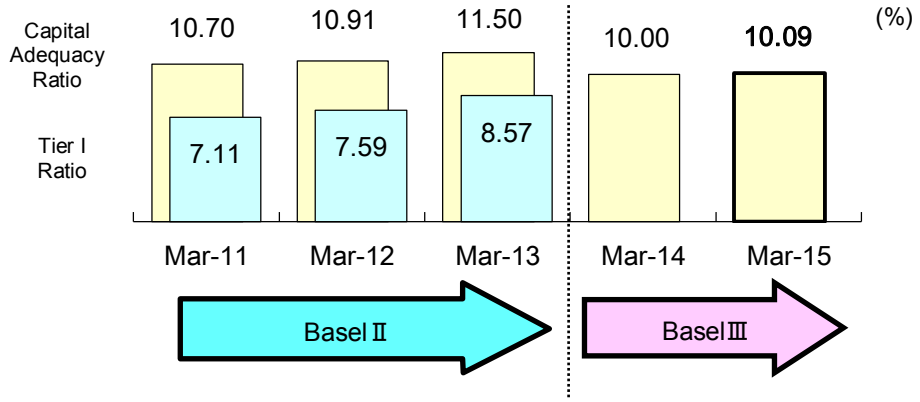
＊Including floating-rate JGBs

7. Capital Adequacy Ratio (Domestic)

(¥ billions)

	Non-Consolidated			Consolidated		
	As of Mar.31,		Increase/ (Decrease)	As of Mar.31,		Increase/ (Decrease)
	2014	**2015 (Preliminary)**		2014	**2015 (Preliminary)**	
Capital Adequacy Ratio (%)	10.00%	**10.09%**	0.09%	10.25%	**10.38%**	0.13%
Capital	352.0	**347.7**	(4.3)	364.7	**361.1**	(3.5)
Risk-adjusted assets	3,518.0	**3,444.0**	(74.0)	3,557.0	**3,478.1**	(78.8)

＊The ratio has been calculated in accordance with the notification of revision to Capital Adequacy Ratio (BaselⅢ) since the end of March,2014.

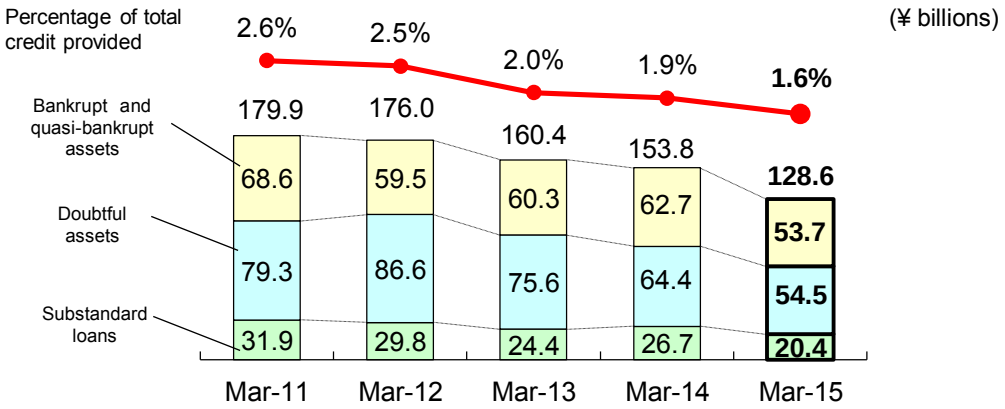


8. Problem Assets Based on the Financial Revitalization Law (Non-Consolidated)

(¥ billions)

	As of Mar.31,		Increase/ (Decrease)
	2014	**2015**	
Bankrupt and quasi-bankrupt assets	62.7	**53.7**	(8.9)
Doubtful assets	64.4	**54.5**	(9.9)
Substandard loans	26.7	**20.4**	(6.3)
Problem assets based on the Financial Revitalization Law	153.8	**128.6**	(25.2)
Percentage of total credit provided (%)	2.67%	**2.25%**	(0.42%)
After partial direct write-offs (%) ＊	1.91%	**1.61%**	(0.30%)

＊Partial direct write-offs have not been implemented. The figures as they would appear after partial direct write-offs are shown for reference.



Ⅲ. Performance Forecasts

【Non-Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1st Half of FY2014 Actual	**1st Half of FY2015 Forecast**	Increase/ (Decrease)	FY2014 Actual	**FY2015 Forecast**	Increase/ (Decrease)
Ordinary income	61.5	**62.0**	0.4	114.6	**119.5**	4.8
Core gross profit	46.8	**48.3**	1.4	95.9	**97.5**	1.5
General and administrative expenses (excluding non-recurring losses)	38.3	**38.5**	0.1	74.2	**75.7**	1.4
Core operating profit	8.4	**9.8**	1.3	21.6	**21.8**	0.1
Credit cost	(2.9)	**1.2**	4.1	0.8	**2.4**	1.5
Ordinary profit	14.5	**13.5**	(1.0)	25.0	**25.0**	(0.0)
Net income	9.7	**9.0**	(0.7)	14.8	**16.5**	1.6

【Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1st Half of FY2014 Actual	**1st Half of FY2015 Forecast**	Increase/ (Decrease)	FY2014 Actual	**FY2015 Forecast**	Increase/ (Decrease)
Ordinary income	75.8	**76.0**	0.1	143.9	**147.5**	3.5
Core gross profit	49.2	**50.6**	1.3	100.8	**102.3**	1.4
General and administrative expenses (excluding non-recurring losses)	39.3	**39.3**	(0.0)	75.9	**77.4**	1.4
Credit cost	(2.7)	**1.9**	4.6	1.5	**3.8**	2.2
Ordinary profit	15.6	**14.0**	(1.6)	27.4	**26.5**	(0.9)
Profit attributable to owners of parent *	10.0	**9.2**	(0.8)	15.7	**17.0**	1.2
Core operating profit	9.9	**11.3**	1.3	24.8	**24.8**	(0.0)

* The figures of FY2014 indicate net income

Please be cautious this report is an English translation of the Japanese original. Please refer to the Japanese version for more information.