

1 [CONSOLIDATED FINANCIAL STATEMENTS]
 (1) [Consolidated Balance Sheets]

(Millions of yen)

	As of March 31,2010	As of March 31,2011
Assets		
Cash and due from banks	218,401	208,829
Call loans and bills bought	87,365	
Receivables under resale agreements	399	149
Monetary claims bought	51,014	56,663
Trading assets	32,987	36,547
Money held in trust	1,860	6,649
Securities	1,558,220	1,677,408
Loans and bills discounted	4,051,797	4,111,895
Foreign exchanges	17,261	43,237
Lease receivables and investment assets	71,843	64,876
Other assets	82,202	82,511
Tangible fixed assets	36,198	35,504
Buildings, net	11,970	11,410
Land	15,716	15,706
Construction in progress	13	15
Other tangible fixed assets	8,496	8,372
Intangible fixed assets	6,025	5,664
Software	5,358	5,004
Other intangible fixed assets	666	660
Deferred tax assets	5,289	4,214
Customers' liabilities for acceptances and guarantees	44,280	46,737
Allowance for loan losses	(105,253)	(86,711)
Allowance for investment loss	(652)	(334)
Total assets	6,159,242	6,293,845
Liabilities		
Deposits	5,431,188	5,562,413
Negotiable certificates of deposit	36,253	38,211
Call money and bills sold	17,439	10,276
Payables under repurchase agreements	399	149
Payables under securities lending transactions	9,531	29,068
Trading liabilities	9,557	8,208
Borrowed money	24,957	15,437
Foreign exchanges	1,169	1,697
Other liabilities	91,049	92,597
Provision for retirement benefits	15,060	14,961
Provision for reimbursement of deposits	325	288
Provision for contingent loss	749	761
Reserves under the special laws	10	8
Deferred tax liabilities	9,657	7,982
Negative goodwill	352	
Acceptances and guarantees	44,280	46,737
Total liabilities	5,691,984	5,828,800
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,232	29,674
Retained earnings	305,667	315,046
Treasury stock	(6,592)	(5,230)
Total shareholders' equity	381,550	391,733
Valuation difference on available-for-sale securities	69,537	53,595
Deferred gains or losses on hedges	1,507	2,460
Foreign currency translation adjustment	(697)	(932)
Total accumulated other comprehensive income	70,347	55,123
Subscription rights to shares	100	155
Minority interests	15,260	18,032
Total net assets	467,258	465,045
Total liabilities and net assets	6,159,242	6,293,845

(2)【Consolidated Statements of Income and Consolidated Statements of Comprehensive Income】

【Consolidated Statements of Income】

(Millions of yen)

	FY ended March31,2010	FY ended March31,2011
Ordinary income	171,264	161,945
Interest income	95,053	90,764
Interest on loans and discounts	73,752	67,885
Interest and dividends on securities	19,235	21,526
Interest on call loans and bills bought	209	145
Interest on receivables under resale agreements	0	0
Interest on deposits with banks	885	247
Other interest income	970	959
Trust fees	2	3
Fees and commissions	20,412	20,403
Trading income	1,258	551
Other ordinary income	48,133	46,286
Other income	6,404	3,936
Ordinary expenses	139,599	123,223
Interest expenses	11,338	8,883
Interest on deposits	8,720	5,525
Interest on negotiable certificates of deposit	148	107
Interest on call money and bills sold	162	106
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	41	57
Interest on borrowings and rediscounts	355	196
Other interest expenses	1,911	2,890
Fees and commissions payments	5,281	5,331
Other ordinary expenses	40,304	35,216
General and administrative expenses	68,087	67,026
Other expenses	14,587	6,764
Provision of allowance for loan losses	10,719	—
Other	3,868	6,764
Ordinary profit	31,664	38,722
Extraordinary income	56	1,116
Gain on disposal of noncurrent assets	30	17
Reversal of allowance for loan losses	—	1,072
Recoveries of written-off claims	16	23
Transfer from reserve for financial products transaction liabilities	9	2
Extraordinary loss	482	274
Loss on disposal of noncurrent assets	142	181
Impairment loss	339	86
Other	—	6
Income before income taxes and minority interests	31,238	39,565
Income taxes-current	9,679	7,184
Income taxes-deferred	2,831	9,290
Total income taxes	12,510	16,474
Income before minority interests		23,090
Minority interests in income	1,823	2,880
Net income	16,904	20,210

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March31,2010	FY ended March31,2011
Income before minority interests	—	23,090
Other comprehensive income		
Valuation difference on available-for-sale securities	—	(16,029)
Deferred gains or losses on hedges	—	953
Foreign currency translation adjustment	—	(235)
Total other comprehensive income	—	(15,310)
Comprehensive income	—	7,780
Comprehensive income attributable to owners of the parent	—	4,986
Comprehensive income attributable to minority interests	—	2,793

(3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March 31,2010	FY ended March 31,2011
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	31,238	39,565
Depreciation and amortization	5,751	5,793
Impairment loss	339	86
Amortization of negative goodwill	(352)	(352)
Other extraordinary losses	—	6
Increase (decrease) in allowance for loan losses	(4,774)	(18,536)
Increase (decrease) in allowance for investment loss	50	(318)
Increase (decrease) in provision for retirement benefits	826	(99)
Increase (decrease) in provision for reimbursement of deposits	96	(36)
Increase (decrease) in provision for contingent loss	(72)	11
Increase (decrease) in reserves under the special laws	(9)	(2)
Gain on fund management	(95,053)	(90,764)
Financing expenses	11,338	8,883
Loss (gain) related to securities	(440)	90
Loss (gain) on money held in trust	(16)	(137)
Foreign exchange losses (gains)	14	29
Loss (gain) on disposal of noncurrent assets	112	163
Net decrease (increase) in trading assets	(1,953)	(3,560)
Net increase (decrease) in trading liabilities	281	(1,349)
Net decrease (increase) in loans and bills discounted	34,989	(60,131)
Net increase (decrease) in deposit	84,124	131,684
Net increase (decrease) in negotiable certificates of deposit	(25,581)	1,957
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(13,004)	(9,520)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	78,700	50,995
Net decrease (increase) in call loans	28,944	81,966
Net increase (decrease) in call money	(31,438)	(7,412)
Net increase (decrease) in payables under securities lending transactions	(8,410)	19,537
Net decrease (increase) in foreign exchanges—assets	8,726	(25,975)
Net increase (decrease) in foreign exchanges—liabilities	283	527
Net decrease (increase) in lease receivables and investment assets	8,175	6,967
Proceeds from fund management	95,548	91,499
Payments for finance	(12,039)	(11,644)
Other, net	10,548	17,335
Subtotal	206,945	227,261
Income taxes paid	(2,222)	(13,558)
Net cash provided by (used in) operating activities	204,722	213,702
Net cash provided by (used in) investing activities		
Purchase of securities	(525,774)	(607,671)
Proceeds from sales of securities	210,926	229,669
Proceeds from redemption of securities	173,129	225,443
Increase in money held in trust	(1,162)	(5,438)
Decrease in money held in trust	6,300	787
Purchase of noncurrent assets	(5,648)	(5,296)
Proceeds from sales of noncurrent assets	308	321
Net cash provided by (used in) investing activities	(141,921)	(162,184)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(179)	(6,646)
Proceeds from sales of treasury stock	12	2
Cash dividends paid	(2,625)	(3,396)
Cash dividends paid to minority shareholders	(82)	(21)
Repayments to minority shareholders	(60)	—
Net cash provided by (used in) financing activities	(2,934)	(10,061)
Effect of exchange rate change on cash and cash equivalents	(14)	(29)
Net increase (decrease) in cash and cash equivalents	59,852	41,426
Cash and cash equivalents at beginning of period	82,137	141,990
Cash and cash equivalents at end of period	141,990	183,416

2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2010	As of March 31,2011
Assets		
Cash and due from banks	217,831	208,238
Cash	64,426	66,382
Due from banks	153,405	141,856
Call loans	87,365	—
Receivables under resale agreements	399	149
Monetary claims bought	51,014	56,663
Trading assets	31,918	35,086
Trading account securities	1,749	5,275
Derivatives of trading securities	1	—
Trading-related financial derivatives	10,174	8,817
Other trading assets	19,994	20,992
Money held in trust	1,860	6,649
Securities	1,549,782	1,669,270
Government bonds	747,687	878,935
Local government bonds	94,896	82,998
Corporate bonds	240,718	252,527
Stocks	226,112	193,601
Other securities	240,367	261,208
Loans and bills discounted	4,104,163	4,165,802
Bills discounted	22,538	24,528
Loans on bills	291,042	262,571
Loans on deeds	3,079,659	3,185,005
Overdrafts	710,923	693,697
Foreign exchanges	17,261	43,237
Due from foreign banks (our accounts)	8,434	33,819
Foreign bills bought	6,133	6,316
Foreign bills receivable	2,693	3,101
Other assets	55,546	56,033
Domestic exchange settlement account, debit	43	43
Prepaid expenses	19,071	16,969
Accrued income	8,998	8,522
Initial margins of futures markets	15	—
Derivatives other than for trading-assets	13,559	16,400
Other	13,858	14,096
Tangible fixed assets	31,441	30,809
Buildings, net	11,278	10,766
Land	15,352	15,342
Lease assets, net	823	972
Construction in progress	13	15
Other tangible fixed assets	3,972	3,712
Intangible fixed assets	5,714	5,403
Software	5,066	4,659
Lease assets	—	102
Other intangible fixed assets	647	641
Customers' liabilities for acceptances and guarantees	44,280	46,737
Allowance for loan losses	(93,722)	(76,781)
Allowance for investment loss	(637)	(334)
Total assets	6,104,221	6,246,965

(Millions of yen)

	As of March 31,2010	As of March 31,2011
Liabilities		
Deposits	5,445,790	5,576,459
Current deposits	186,045	187,309
Ordinary deposits	2,528,058	2,669,784
Saving deposits	69,365	67,025
Deposits at notice	18,010	18,001
Time deposits	2,478,925	2,460,210
Installment savings	36,003	36,258
Other deposits	129,380	137,869
Negotiable certificates of deposit	36,953	38,911
Call money	17,439	10,276
Payables under repurchase agreements	399	149
Payables under securities lending transactions	9,531	29,068
Trading liabilities	9,557	8,208
Trading-related financial derivatives	9,557	8,208
Borrowed money	580	552
Borrowings from other banks	580	552
Foreign exchanges	1,169	1,697
Due to foreign banks (their accounts)	0	0
Due to foreign banks (our accounts)	231	41
Foreign bills sold	420	684
Foreign bills payable	517	970
Other liabilities	71,872	75,371
Domestic exchange settlement account, credit	7	10
Income taxes payable	6,393	2,051
Accrued expenses	11,706	8,849
Unearned revenue	2,770	2,508
Reserve for interest on installment savings	28	19
Variation margins of futures markets	1	0
Derivatives other than for trading-liabilities	11,461	12,559
Lease obligations	864	1,128
Asset retirement obligations		12
Other	38,638	48,229
Provision for retirement benefits	12,571	12,760
Provision for reimbursement of deposits	325	288
Provision for contingent loss	749	761
Deferred tax liabilities	9,365	7,771
Acceptances and guarantees	44,280	46,737
Total liabilities	5,660,587	5,809,014
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,167	29,609
Legal capital surplus	29,609	29,609
Other capital surplus	558	—
Retained earnings	296,825	305,248
Legal retained earnings	47,610	47,610
Other retained earnings	249,215	257,638
Reserve for advanced depreciation of noncurrent assets	812	806
Reserve for special account for advanced depreciation of noncurrent assets	11	3
General reserve	226,600	236,600
Retained earnings brought forward	21,791	20,227
Treasury stock	(6,592)	(5,230)
Total shareholders' equity	372,643	381,870
Valuation difference on available-for-sale securities	69,382	53,464
Deferred gains or losses on hedges	1,507	2,460
Total valuation and translation adjustments	70,889	55,925
Subscription rights to shares	100	155
Total net assets	443,633	437,950
Total liabilities and net assets	6,104,221	6,246,965

(2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March 31,2010	FY ended March 31,2011
Ordinary income	123,676	117,827
Interest income	94,473	90,461
Interest on loans and discounts	73,616	67,715
Interest and dividends on securities	18,918	21,519
Interest on call loans	209	145
Interest on receivables under resale agreements	0	0
Interest on deposits with banks	911	261
Other interest income	818	819
Trust fees	2	3
Fees and commissions	16,238	16,604
Fees and commissions on domestic and foreign exchanges	5,777	5,678
Other fees and commissions	10,461	10,926
Trading income	625	349
Gains on trading account securities transactions	228	104
Income from trading-related financial derivatives transactions	309	203
Other trading income	87	42
Other ordinary income	6,442	6,924
Gains on foreign exchange transactions	968	1,022
Gains on sales of bonds	5,297	5,570
Gains on redemption of bonds	60	317
Income from derivatives other than for trading or hedging	114	—
Other	0	13
Other income	5,893	3,483
Gain on sales of stocks and other securities	2,047	682
Gain on money held in trust	16	149
Other	3,829	2,652
Ordinary expenses	97,225	85,611
Interest expenses	10,878	8,616
Interest on deposits	8,739	5,547
Interest on negotiable certificates of deposit	148	108
Interest on call money	162	106
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	41	57
Interest on borrowings and discounts	3	4
Interest on interest swaps	1,657	2,750
Other interest expenses	126	41
Fees and commissions payments	6,011	6,115
Fees and commissions on domestic and foreign exchanges	1,105	1,100
Other fees and commissions	4,905	5,015
Other ordinary expenses	4,724	1,986
Loss on sales of bonds	370	568
Loss on redemption of bonds	2,949	—
Loss on devaluation of bonds	1,404	366
Expenses on derivatives other than for trading or hedging	—	1,051
General and administrative expenses	62,740	62,349
Other expenses	12,870	6,542
Provision of allowance for loan losses	9,286	—
Written-off of loans	40	122
Losses on sales of stocks and other securities	805	1,656
Losses on devaluation of stocks and other securities	716	3,448
Loss on money held in trust	0	11
Other	2,022	1,304
Ordinary profit	26,450	32,216
Extraordinary income	33	1,040
Gain on disposal of noncurrent assets	30	17
Reversal of allowance for loan losses	—	1,018
Recoveries of written-off claims	2	3
Extraordinary loss	479	250
Loss on disposal of noncurrent assets	139	177
Impairment loss	339	71
Other	—	0
Income before income taxes	26,004	33,006
Income taxes-current	6,640	5,522
Income taxes-deferred	3,792	8,230
Total income taxes	10,433	13,752
Net income	15,571	19,253