

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

(Millions of yen)

	As of March 31, 2011	As of March 31, 2012
<b>Assets</b>		
Cash and due from banks	208,829	140,780
Receivables under resale agreements	149	
Monetary claims bought	56,663	54,624
Trading assets	36,547	26,842
Money held in trust	6,649	21,359
Securities	1,677,408	1,998,865
Loans and bills discounted	4,111,895	4,180,520
Foreign exchanges	43,237	39,028
Lease receivables and investment assets	64,876	58,405
Other assets	82,511	78,706
Tangible fixed assets	35,504	35,167
Buildings, net	11,410	10,710
Land	15,706	15,628
Lease assets, net		38
Construction in progress	15	15
Other tangible fixed assets	8,372	8,774
Intangible fixed assets	5,664	4,906
Software	5,004	4,253
Other intangible fixed assets	660	652
Deferred tax assets	4,214	2,826
Customers' liabilities for acceptances and guarantees	46,737	45,494
Allowance for loan losses	(86,711)	(86,031)
Allowance for investment loss	(334)	(230)
<b>Total assets</b>	<b>6,293,845</b>	<b>6,601,264</b>
<b>Liabilities</b>		
Deposits	5,562,413	5,656,838
Negotiable certificates of deposit	38,211	68,251
Call money and bills sold	10,276	55,221
Payables under repurchase agreements	149	
Payables under securities lending transactions	29,068	44,914
Trading liabilities	8,208	8,172
Borrowed money	15,437	93,958
Foreign exchanges	1,697	2,518
Other liabilities	92,597	107,366
Provision for retirement benefits	14,961	15,021
Provision for reimbursement of deposits	288	561
Provision for contingent loss	761	789
Reserves under the special laws	8	8
Deferred tax liabilities	7,982	9,504
Acceptances and guarantees	46,737	45,494
<b>Total liabilities</b>	<b>5,828,800</b>	<b>6,108,621</b>
<b>Net assets</b>		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	315,046	328,316
Treasury stock	(5,230)	(5,199)
<b>Total shareholders' equity</b>	<b>391,733</b>	<b>405,034</b>
Valuation difference on available-for-sale securities	53,595	73,202
Deferred gains or losses on hedges	2,460	(5,916)
Foreign currency translation adjustment	(932)	(1,016)
<b>Total accumulated other comprehensive income</b>	<b>55,123</b>	<b>66,269</b>
Subscription rights to shares	155	144
Minority interests	18,032	21,195
<b>Total net assets</b>	<b>465,045</b>	<b>492,643</b>
<b>Total liabilities and net assets</b>	<b>6,293,845</b>	<b>6,601,264</b>

(2) [Consolidated Statements of Income and Consolidated Statements of Comprehensive Income]  
 [Consolidated Statements of Income] (Millions of yen)

	FY ended March31,2011	FY ended March31,2012
Ordinary income	161,945	163,780
Interest income	90,764	90,257
Interest on loans and discounts	67,885	64,213
Interest and dividends on securities	21,526	24,721
Interest on call loans and bills bought	145	49
Interest on receivables under resale agreements	0	0
Interest on deposits with banks	247	115
Other interest income	959	1,157
Trust fees	3	3
Fees and commissions	20,403	20,332
Trading income	551	708
Other ordinary income	46,286	45,490
Other income	3,936	6,988
Recoveries of written off claims		444
Other	3,936	6,543
Ordinary expenses	123,223	128,542
Interest expenses	8,883	8,561
Interest on deposits	5,525	3,793
Interest on negotiable certificates of deposit	107	61
Interest on call money and bills sold	106	199
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	57	90
Interest on borrowings and rediscounts	196	142
Other interest expenses	2,890	4,273
Fees and commissions payments	5,331	5,575
Other ordinary expenses	35,216	34,620
General and administrative expenses	67,026	66,558
Other expenses	6,764	13,226
Provision of allowance for loan losses		6,803
Other	6,764	6,423
Ordinary profit	38,722	35,237
Extraordinary income	1,116	48
Gain on disposal of noncurrent assets	17	48
Reversal of allowance for loan losses	1,072	
Recoveries of written-off claims	23	
Transfer from reserve for financial products transaction liabilities	2	0
Extraordinary loss	274	363
Loss on disposal of noncurrent assets	181	208
Impairment loss	86	154
Other	6	
Income before income taxes and minority interests	39,565	34,923
Income taxes-current	7,184	10,221
Income taxes-deferred	9,290	4,186
Total income taxes	16,474	14,407
Income before minority interests	23,090	20,515
Minority interests in income	2,880	3,156
Net income	20,210	17,359

## [Consolidated Statements of Comprehensive Income]

(Millions of yen)

	FY ended March31,2011	FY ended March31,2012
Income before minority interests	23,090	20,515
Other comprehensive income	(15,310)	11,173
Valuation difference on available-for-sale securities	(16,029)	19,635
Deferred gains or losses on hedges	953	(8,377)
Foreign currency translation adjustment	(235)	(84)
Comprehensive income	7,780	31,689
Comprehensive income attributable to owners of the parent	4,986	28,504
Comprehensive income attributable to minority interests	2,793	3,184

## (3) [Consolidated Cash Flows]

(Millions of yen)

	FY ended March31,2011	FY ended March31,2012
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	39,565	34,923
Depreciation and amortization	5,793	5,610
Impairment loss	86	154
Amortization of negative goodwill	(352)	
Other extraordinary losses	6	
Increase (decrease) in allowance for loan losses	(18,536)	(678)
Increase (decrease) in allowance for investment loss	(318)	(103)
Increase (decrease) in provision for retirement benefits	(99)	59
Increase (decrease) in provision for reimbursement of deposits	(36)	273
Increase (decrease) in provision for contingent loss	11	27
Increase (decrease) in reserves under the special laws	(2)	0
Gain on fund management	(90,764)	(90,257)
Financing expenses	8,883	8,561
Loss (gain) related to securities	90	(3,032)
Loss (gain) on money held in trust	(137)	106
Foreign exchange losses (gains)	29	4
Loss (gain) on disposal of noncurrent assets	163	159
Net decrease (increase) in trading assets	(3,560)	9,704
Net increase (decrease) in trading liabilities	(1,349)	(35)
Net decrease (increase) in loans and bills discounted	(60,131)	(68,632)
Net increase (decrease) in deposit	131,684	94,575
Net increase (decrease) in negotiable certificates of deposit	1,957	30,040
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(9,520)	78,520
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	50,995	5,933
Net decrease (increase) in call loans	81,966	2,188
Net increase (decrease) in call money	(7,412)	44,795
Net increase (decrease) in payables under securities lending transactions	19,537	15,846
Net decrease (increase) in foreign exchanges-assets	(25,975)	4,209
Net increase (decrease) in foreign exchanges-liabilities	527	820
Net decrease (increase) in lease receivables and investment assets	6,967	6,471
Proceeds from fund management	91,499	90,460
Payments for finance	(11,644)	(10,178)
Other, net	17,335	(1,715)
Subtotal	227,261	258,812
Income taxes paid	(13,558)	(6,135)
Net cash provided by (used in) operating activities	213,702	252,677
Net cash provided by (used in) investing activities		
Purchase of securities	(607,671)	(788,003)
Proceeds from sales of securities	229,669	280,111
Proceeds from redemption of securities	225,443	216,858
Increase in money held in trust	(5,438)	(25,854)
Decrease in money held in trust	787	11,037
Purchase of noncurrent assets	(5,296)	(5,214)
Proceeds from sales of noncurrent assets	321	426
Net cash provided by (used in) investing activities	(162,184)	(310,638)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(6,646)	(50)
Proceeds from sales of treasury stock	2	10
Cash dividends paid	(3,396)	(4,088)
Cash dividends paid to minority shareholders	(21)	(21)
Net cash provided by (used in) financing activities	(10,061)	(4,149)
Effect of exchange rate change on cash and cash equivalents	(29)	(4)
Net increase (decrease) in cash and cash equivalents	41,426	(62,115)
Cash and cash equivalents at beginning of period	141,990	183,416
Cash and cash equivalents at end of period	183,416	121,301

2 [NON-CONSOLIDATED FINANCIAL STATEMENTS]  
 (1) [Non-Consolidated Balance Sheets]

(Millions of yen)

	As of March 31, 2011	As of March 31, 2012
<b>Assets</b>		
Cash and due from banks	208,238	135,433
Cash	66,382	63,839
Due from banks	141,856	71,593
Receivables under resale agreements	149	
Monetary claims bought	56,663	54,624
Trading assets	35,086	26,498
Trading account securities	5,275	2,660
Derivatives of trading securities		13
Trading-related financial derivatives	8,817	8,826
Other trading assets	20,992	14,998
Money held in trust	6,649	21,359
Securities	1,669,270	1,990,187
Government bonds	878,935	1,106,655
Local government bonds	82,998	85,803
Corporate bonds	252,527	267,648
Stocks	193,601	197,492
Other securities	261,208	332,586
Loans and bills discounted	4,165,802	4,234,157
Bills discounted	24,528	24,882
Loans on bills	262,571	241,204
Loans on deeds	3,185,005	3,268,180
Overdrafts	693,697	699,890
Foreign exchanges	43,237	39,028
Due from foreign banks (our accounts)	33,819	30,551
Foreign bills bought	6,316	6,331
Foreign bills receivable	3,101	2,145
Other assets	56,033	51,630
Domestic exchange settlement account, debit	43	321
Prepaid expenses	16,969	17,024
Accrued income	8,522	8,819
Initial margins of futures markets		53
Variation margins of futures markets		13
Derivatives other than for trading-assets	16,400	9,928
Other	14,096	15,470
Tangible fixed assets	30,809	30,033
Buildings, net	10,766	10,098
Land	15,342	15,265
Lease assets, net	972	1,316
Construction in progress	15	15
Other tangible fixed assets	3,712	3,337
Intangible fixed assets	5,403	4,740
Software	4,659	4,024
Lease assets	102	83
Other intangible fixed assets	641	633
Customers' liabilities for acceptances and guarantees	46,737	45,494
Allowance for loan losses	(76,781)	(77,777)
Allowance for investment loss	(334)	(230)
<b>Total assets</b>	<b>6,246,965</b>	<b>6,555,180</b>

(Millions of yen)

	As of March 31,2011	As of March 31,2012
<b>Liabilities</b>		
Deposits	5,576,459	5,670,019
Current deposits	187,309	200,441
Ordinary deposits	2,669,784	2,750,717
Saving deposits	67,025	64,645
Deposits at notice	18,001	10,357
Time deposits	2,460,210	2,495,641
Installment savings	36,258	35,335
Other deposits	137,869	112,880
Negotiable certificates of deposit	38,911	68,951
Call money	10,276	55,221
Payables under repurchase agreements	149	
Payables under securities lending transactions	29,068	44,914
Trading liabilities	8,208	8,172
Trading-related financial derivatives	8,208	8,172
Borrowed money	552	85,307
Borrowings from other banks	552	85,307
Foreign exchanges	1,697	2,518
Due to foreign banks (their accounts)	0	0
Due to foreign banks (our accounts)	41	64
Foreign bills sold	684	850
Foreign bills payable	970	1,602
Other liabilities	75,371	89,267
Domestic exchange settlement account, credit	10	8
Income taxes payable	2,051	5,308
Accrued expenses	8,849	7,426
Unearned revenue	2,508	1,983
Reserve for interest on installment savings	19	12
Variation margins of futures markets	0	
Derivatives other than for trading-liabilities	12,559	18,953
Lease obligations	1,128	1,469
Asset retirement obligations	12	12
Other	48,229	54,092
Provision for retirement benefits	12,760	12,680
Provision for reimbursement of deposits	288	561
Provision for contingent loss	761	789
Deferred tax liabilities	7,771	9,380
Acceptances and guarantees	46,737	45,494
<b>Total liabilities</b>	<b>5,809,014</b>	<b>6,093,280</b>
<b>Net assets</b>		
Capital stock	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Retained earnings	305,248	317,903
Legal retained earnings	47,610	47,610
Other retained earnings	257,638	270,293
Reserve for advanced depreciation of noncurrent assets	806	877
Reserve for special account for advanced depreciation of noncurrent assets	3	
General reserve	236,600	244,600
Retained earnings brought forward	20,227	24,815
Treasury stock	(5,230)	(5,199)
Total shareholders' equity	381,870	394,556
Valuation difference on available-for-sale securities	53,464	73,115
Deferred gains or losses on hedges	2,460	(5,916)
Total valuation and translation adjustments	55,925	67,199
Subscription rights to shares	155	144
<b>Total net assets</b>	<b>437,950</b>	<b>461,900</b>
<b>Total liabilities and net assets</b>	<b>6,246,965</b>	<b>6,555,180</b>

## (2) [Non-Consolidated Statements of Income]

(Millions of yen)

	FY ended March31,2011	FY ended March31,2012
Ordinary income	117,827	119,997
Interest income	90,461	89,929
Interest on loans and discounts	67,715	64,044
Interest and dividends on securities	21,519	24,636
Interest on call loans	145	49
Interest on receivables under resale agreements	0	0
Interest on deposits with banks	261	129
Other interest income	819	1,069
Trust fees	3	3
Fees and commissions	16,604	16,467
Fees and commissions on domestic and foreign exchanges	5,678	5,505
Other fees and commissions	10,926	10,962
Trading income	349	465
Gains on trading account securities transactions	104	288
Income from trading-related financial derivatives transactions	203	137
Other trading income	42	38
Other ordinary income	6,924	6,222
Gains on foreign exchange transactions	1,022	910
Gains on sales of bonds	5,570	5,130
Gains on redemption of bonds	317	180
Other	13	0
Other income	3,483	6,908
Recoveries of written off claims		424
Gain on sales of stocks and other securities	682	769
Gain on money held in trust	149	1,989
Other	2,652	3,723
Ordinary expenses	85,611	91,572
Interest expenses	8,616	8,448
Interest on deposits	5,547	3,811
Interest on negotiable certificates of deposit	108	61
Interest on call money	106	199
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	57	90
Interest on borrowings and discounts	4	24
Interest on interest swaps	2,750	4,142
Other interest expenses	41	118
Fees and commissions payments	6,115	6,520
Fees and commissions on domestic and foreign exchanges	1,100	1,080
Other fees and commissions	5,015	5,439
Other ordinary expenses	1,986	1,180
Loss on sales of bonds	568	1,035
Loss on devaluation of bonds	366	
Expenses on derivatives other than for trading or hedging	1,051	145
General and administrative expenses	62,349	61,680
Other expenses	6,542	13,742
Provision of allowance for loan losses		7,450
Written-off of loans	122	25
Losses on sales of stocks and other securities	1,656	1,627
Losses on devaluation of stocks and other securities	3,448	87
Loss on money held in trust	11	2,096
Other	1,304	2,455
Ordinary profit	32,216	28,424
Extraordinary income	1,040	48
Gain on disposal of noncurrent assets	17	48
Reversal of allowance for loan losses	1,018	
Recoveries of written-off claims	3	
Extraordinary loss	250	359
Loss on disposal of noncurrent assets	177	206
Impairment loss	71	153
Other	0	
Income before income taxes	33,006	28,113
Income taxes-current	5,522	8,583
Income taxes-deferred	8,230	2,785
Total income taxes	13,752	11,369
Net income	19,253	16,744