

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

(Millions of yen)

	As of March 31, 2012	As of March 31, 2013
Assets		
Cash and due from banks	140,780	346,224
Receivables under resale agreements		22,572
Monetary claims bought	54,624	46,405
Trading assets	26,842	39,379
Money held in trust	21,359	29,735
Securities	1,998,865	2,274,684
Loans and bills discounted	4,180,520	4,316,284
Foreign exchanges	39,028	22,945
Lease receivables and investment assets	58,405	56,535
Other assets	78,706	89,111
Tangible fixed assets	35,167	35,431
Buildings, net	10,710	10,388
Land	15,628	15,096
Lease assets, net	38	59
Construction in progress	15	9
Other tangible fixed assets	8,774	9,877
Intangible fixed assets	4,906	4,817
Software	4,253	4,174
Other intangible fixed assets	652	642
Deferred tax assets	2,826	3,422
Customers' liabilities for acceptances and guarantees	45,494	43,185
Allowance for loan losses	(86,031)	(75,755)
Allowance for investment loss	(230)	(0)
Total assets	6,601,264	7,254,978
Liabilities		
Deposits	5,656,838	5,808,637
Negotiable certificates of deposit	68,251	372,257
Call money and bills sold	55,221	29,501
Payables under securities lending transactions	44,914	97,707
Trading liabilities	8,172	6,774
Borrowed money	93,958	161,496
Foreign exchanges	2,518	2,476
Other liabilities	107,366	112,995
Provision for retirement benefits	15,021	14,920
Provision for reimbursement of deposits	561	603
Provision for contingent loss	789	1,187
Reserves under the special laws	8	7
Deferred tax liabilities	9,504	39,989
Acceptances and guarantees	45,494	43,185
Total liabilities	6,108,621	6,691,740
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	328,316	346,651
Treasury stock	(5,199)	(7,209)
Total shareholders' equity	405,034	421,358
Valuation difference on available-for-sale securities	73,202	134,197
Deferred gains or losses on hedges	(5,916)	(15,330)
Foreign currency translation adjustment	(1,016)	(824)
Total accumulated other comprehensive income	66,269	118,042
Subscription rights to shares	144	204
Minority interests	21,195	23,632
Total net assets	492,643	563,238
Total liabilities and net assets	6,601,264	7,254,978

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

[Consolidated Statements of Income]

(Millions of yen)

	FY ended March31,2012	FY ended March31,2013
Ordinary income	163,780	162,462
Interest income	90,257	88,129
Interest on loans and discounts	64,213	61,140
Interest and dividends on securities	24,721	26,151
Interest on call loans and bills bought	49	27
Interest on receivables under resale agreements	0	
Interest on deposits with banks	115	44
Other interest income	1,157	766
Trust fees	3	3
Fees and commissions	20,332	20,680
Trading income	708	1,215
Other ordinary income	45,490	44,643
Other income	6,988	7,790
Recoveries of written off claims	444	35
Other	6,543	7,754
Ordinary expenses	128,542	122,629
Interest expenses	8,561	8,190
Interest on deposits	3,793	2,635
Interest on negotiable certificates of deposit	61	150
Interest on call money and bills sold	199	201
Interest on payables under repurchase agreements	0	
Interest on payables under securities lending transactions	90	188
Interest on borrowings and discounts	142	196
Other interest expenses	4,273	4,816
Fees and commissions payments	5,575	5,824
Other ordinary expenses	34,620	33,189
General and administrative expenses	66,558	65,200
Other expenses	13,226	10,224
Provision of allowance for loan losses	6,803	299
Other	6,423	9,925
Ordinary profit	35,237	39,832
Extraordinary income	48	104
Gain on disposal of noncurrent assets	48	103
Transfer from reserve for financial products transaction liabilities	0	1
Extraordinary loss	363	687
Loss on disposal of noncurrent assets	208	156
Impairment loss	154	530
Income before income taxes and minority interests	34,923	39,249
Income taxes-current	10,221	12,465
Income taxes-deferred	4,186	2,251
Total income taxes	14,407	14,717
Income before minority interests	20,515	24,531
Minority interests in income	3,156	2,380
Net income	17,359	22,151

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	FY ended March31,2012	FY ended March31,2013
Income before minority interests	20,515	24,531
Other comprehensive income	11,173	51,848
Valuation difference on available-for-sale securities	19,635	61,069
Deferred gains or losses on hedges	(8,377)	(9,413)
Foreign currency translation adjustment	(84)	192
Comprehensive income	31,689	76,380
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	28,504	73,924
Comprehensive income attributable to minority interests	3,184	2,455

(3) [Consolidated Cash Flows]

(Millions of yen)

	FY ended March31,2012	FY ended March31,2012
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	34,923	39,249
Depreciation and amortization	5,610	5,567
Impairment loss	154	530
Increase (decrease) in allowance for loan losses	(678)	(10,278)
Increase (decrease) in allowance for investment loss	(103)	(229)
Increase (decrease) in provision for retirement benefits	59	(100)
Increase (decrease) in provision for reimbursement of deposits	273	41
Increase (decrease) in provision for contingent loss	27	398
Increase (decrease) in reserves under the special laws	0	(1)
Gain on fund management	(90,257)	(88,129)
Financing expenses	8,561	8,190
Loss (gain) related to securities	(3,032)	(4,861)
Loss (gain) on money held in trust	106	1,716
Foreign exchange losses (gains)	4	(33)
Loss (gain) on disposal of noncurrent assets	159	53
Net decrease (increase) in trading assets	9,704	(12,537)
Net increase (decrease) in trading liabilities	(35)	(1,398)
Net decrease (increase) in loans and bills discounted	(68,632)	(135,753)
Net increase (decrease) in deposit	94,575	151,443
Net increase (decrease) in negotiable certificates of deposit	30,040	304,006
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	78,520	67,537
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	5,933	9,678
Net decrease (increase) in call loans	2,188	(14,352)
Net increase (decrease) in call money	44,795	(25,720)
Net increase (decrease) in payables under securities lending transactions	15,846	52,792
Net decrease (increase) in foreign exchanges-assets	4,209	16,082
Net increase (decrease) in foreign exchanges-liabilities	820	(41)
Net decrease (increase) in lease receivables and investment assets	6,471	1,869
Proceeds from fund management	90,460	89,080
Payments for finance	(10,178)	(9,273)
Other, net	(1,715)	(42,942)
Subtotal	258,812	402,585
Income taxes paid	(6,135)	(11,855)
Net cash provided by (used in) operating activities	252,677	390,730
Net cash provided by (used in) investing activities		
Purchase of securities	(788,003)	(767,570)
Proceeds from sales of securities	280,111	380,415
Proceeds from redemption of securities	216,858	233,586
Increase in money held in trust	(25,854)	(33,884)
Decrease in money held in trust	11,037	23,791
Purchase of noncurrent assets	(5,214)	(6,266)
Proceeds from sales of noncurrent assets	426	119
Net cash provided by (used in) investing activities	(310,638)	(169,807)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(50)	(2,014)
Proceeds from sales of treasury stock	10	2
Cash dividends paid	(4,088)	(3,815)
Cash dividends paid to minority shareholders	(21)	(18)
Net cash provided by (used in) financing activities	(4,149)	(5,845)
Effect of exchange rate change on cash and cash equivalents	(4)	33
Net increase (decrease) in cash and cash equivalents	(62,115)	215,110
Cash and cash equivalents at beginning of period	183,416	121,301
Cash and cash equivalents at end of period	121,301	336,411

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

(Millions of yen)

	As of March 31, 2012	As of March 31, 2013
Assets		
Cash and due from banks	135,433	339,916
Cash	63,839	84,327
Due from banks	71,593	255,588
Receivables under resale agreements		22,572
Monetary claims bought	54,624	46,405
Trading assets	26,498	38,992
Trading account securities	2,660	2,563
Derivatives of trading securities	13	
Trading-related financial derivatives	8,826	7,432
Other trading assets	14,998	28,996
Money held in trust	21,359	29,735
Securities	1,990,187	2,265,619
Government bonds	1,106,655	1,292,813
Local government bonds	85,803	86,036
Corporate bonds	267,648	249,919
Stocks	197,492	234,843
Other securities	332,586	402,006
Loans and bills discounted	4,234,157	4,369,912
Bills discounted	24,882	22,184
Loans on bills	241,204	238,551
Loans on deeds	3,268,180	3,423,018
Overdrafts	699,890	686,157
Foreign exchanges	39,028	22,945
Due from foreign banks (our accounts)	30,551	18,130
Foreign bills bought	6,331	3,094
Foreign bills receivable	2,145	1,720
Other assets	51,630	59,249
Domestic exchange settlement account, debit	321	420
Prepaid expenses	17,024	16,976
Accrued income	8,819	9,336
Initial margins of futures markets	53	
Variation margins of futures markets	13	6
Derivatives other than for trading-assets	9,928	10,217
Cash collateral paid for financial instruments	4,103	14,120
Other	15,470	8,172
Tangible fixed assets	30,033	29,422
Buildings, net	10,098	9,802
Land	15,265	14,733
Lease assets, net	1,316	1,889
Construction in progress	15	9
Other tangible fixed assets	3,337	2,987
Intangible fixed assets	4,740	4,307
Software	4,024	3,598
Lease assets	83	81
Other intangible fixed assets	633	626
Customers' liabilities for acceptances and guarantees	45,494	43,185
Allowance for loan losses	(77,777)	(67,426)
Allowance for investment loss	(230)	
Total assets	6,555,180	7,204,837

(Millions of yen)

	As of March 31,2012	As of March 31,2013
Liabilities		
Deposits	5,670,019	5,823,367
Current deposits	200,441	213,610
Ordinary deposits	2,750,717	2,876,374
Saving deposits	64,645	63,016
Deposits at notice	10,357	18,266
Time deposits	2,495,641	2,479,565
Installment savings	35,335	34,855
Other deposits	112,880	137,679
Negotiable certificates of deposit	68,951	373,267
Call money	55,221	29,501
Payables under securities lending transactions	44,914	97,707
Trading liabilities	8,172	6,774
Trading-related financial derivatives	8,172	6,774
Borrowed money	85,307	152,370
Borrowings from other banks	85,307	152,370
Foreign exchanges	2,518	2,476
Due to foreign banks (their accounts)	0	1
Due to foreign banks (our accounts)	64	58
Foreign bills sold	850	879
Foreign bills payable	1,602	1,537
Other liabilities	89,267	93,755
Domestic exchange settlement account, credit	8	6
Income taxes payable	5,308	4,964
Accrued expenses	7,426	6,375
Unearned revenue	1,983	1,772
Reserve for interest on installment savings	12	9
Variation margins of futures markets		1
Derivatives other than for trading-liabilities	18,953	34,686
Lease obligations	1,469	2,069
Asset retirement obligations	12	12
Other	54,092	43,858
Provision for retirement benefits	12,680	12,608
Provision for reimbursement of deposits	561	603
Provision for contingent loss	789	1,187
Deferred tax liabilities	9,380	39,822
Acceptances and guarantees	45,494	43,185
Total liabilities	6,093,280	6,676,629
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Retained earnings	317,903	334,633
Legal retained earnings	47,610	47,610
Other retained earnings	270,293	287,022
Reserve for advanced depreciation of noncurrent assets	877	860
Reserve for special account for advanced depreciation of noncurrent assets		50
General reserve	244,600	257,600
Retained earnings brought forward	24,815	28,512
Treasury stock	(5,199)	(7,209)
Total shareholders' equity	394,556	409,276
Valuation difference on available-for-sale securities	73,115	134,058
Deferred gains or losses on hedges	(5,916)	(15,330)
Total valuation and translation adjustments	67,199	118,728
Subscription rights to shares	144	204
Total net assets	461,900	528,208
Total liabilities and net assets	6,555,180	7,204,837

(2) [Non-Consolidated Statements of Income]

(Millions of yen)

	FY ended March31,2012	FY ended March31,2013
Ordinary income	119,997	121,444
Interest income	89,929	87,707
Interest on loans and discounts	64,044	60,983
Interest and dividends on securities	24,636	25,955
Interest on call loans	49	27
Interest on receivables under resale agreements	0	
Interest on deposits with banks	129	42
Other interest income	1,069	698
Trust fees	3	3
Fees and commissions	16,467	17,022
Fees and commissions on domestic and foreign exchanges	5,505	5,372
Other fees and commissions	10,962	11,650
Trading income	465	242
Gains on trading account securities transactions	288	38
Income from trading-related financial derivatives transactions	137	170
Other trading income	38	32
Other ordinary income	6,222	8,718
Gains on foreign exchange transactions	910	539
Gains on sales of bonds	5,130	8,162
Gains on redemption of bonds	180	15
Other	0	0
Other income	6,908	7,751
Reversal of allowance for loan losses		259
Recoveries of written off claims	424	24
Gain on sales of stocks and other securities	769	1,468
Gain on money held in trust	1,989	3,751
Other	3,723	2,246
Ordinary expenses	91,572	87,968
Interest expenses	8,448	8,099
Interest on deposits	3,811	2,643
Interest on negotiable certificates of deposit	61	150
Interest on call money	199	201
Interest on payables under repurchase agreements	0	
Interest on payables under securities lending transactions	90	188
Interest on borrowings and rediscounts	24	110
Interest on interest swaps	4,142	4,590
Other interest expenses	118	213
Fees and commissions payments	6,520	6,949
Fees and commissions on domestic and foreign exchanges	1,080	1,084
Other fees and commissions	5,439	5,864
Other ordinary expenses	1,180	2,741
Loss on sales of bonds	1,035	2,681
Expenses on derivatives other than for trading or hedging	145	60
General and administrative expenses	61,680	60,429
Other expenses	13,742	9,747
Provision of allowance for loan losses	7,450	
Written-off of loans	25	25
Losses on sales of stocks and other securities	1,627	837
Losses on devaluation of stocks and other securities	87	1,146
Loss on money held in trust	2,096	5,468
Other	2,455	2,269
Ordinary profit	28,424	33,476
Extraordinary income	48	103
Gain on disposal of noncurrent assets	48	103
Extraordinary loss	359	681
Loss on disposal of noncurrent assets	206	151
Impairment loss	153	530
Income before income taxes	28,113	32,897
Income taxes-current	8,583	9,496
Income taxes-deferred	2,785	2,854
Total income taxes	11,369	12,351
Net income	16,744	20,546