

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

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
Assets		
Cash and due from banks	346,224	478,425
Call loans and bills bought	22,572	23,088
Monetary claims bought	46,405	53,493
Trading assets	39,379	21,002
Money held in trust	29,735	63,909
Securities	2,274,684	2,379,140
Loans and bills discounted	4,316,284	4,393,259
Foreign exchanges	22,945	18,155
Lease receivables and investment assets	56,535	60,403
Other assets	89,111	61,608
Property, plant and equipment	35,431	38,026
Buildings, net	10,388	11,083
Land	15,096	14,945
Lease assets, net	59	159
Construction in progress	9	1,525
Other tangible fixed assets	9,877	10,313
Intangible fixed assets	4,817	5,169
Software	4,174	4,532
Other intangible fixed assets	642	637
Net defined benefit asset		16,729
Deferred tax assets	3,422	3,182
Customers' liabilities for acceptances and guarantees	43,185	39,079
Allowance for loan losses	(75,755)	(66,935)
Allowance for investment loss	(0)	(3)
Total assets	7,254,978	7,587,735
Liabilities		
Deposits	5,808,637	5,986,880
Negotiable certificates of deposit	372,257	528,951
Call money and bills sold	29,501	19,215
Payables under securities lending transactions	97,707	125,270
Trading liabilities	6,774	6,431
Borrowed money	161,496	121,626
Foreign exchanges	2,476	1,063
Other liabilities	112,995	101,534
Provision for retirement benefits	14,920	
Net defined benefit liability		14,927
Provision for reimbursement of deposits	603	700
Provision for contingent loss	1,187	1,269
Reserves under special laws	7	9
Deferred tax liabilities	39,989	46,722
Acceptances and guarantees	43,185	39,079
Total liabilities	6,691,740	6,993,682
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	346,651	367,343
Treasury stock	(7,209)	(7,179)
Total shareholders' equity	421,358	442,081
Valuation difference on available-for-sale securities	134,197	137,540
Deferred gains or losses on hedges	(15,330)	(10,343)
Foreign currency translation adjustment	(824)	(413)
Remeasurements of defined benefit plans		(1,693)
Total accumulated other comprehensive income	118,042	125,090
Subscription rights to shares	204	233
Minority interests	23,632	26,646
Total net assets	563,238	594,052
Total liabilities and net assets	7,254,978	7,587,735

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

[Consolidated Statements of Income]

(Millions of yen)

	FY ended March31,2013	FY ended March31,2014
Ordinary income	162,462	169,297
Interest income	88,129	89,756
Interest on loans and discounts	61,140	57,793
Interest and dividends on securities	26,151	31,099
Interest on call loans and bills bought	27	84
Interest on deposits with banks	44	182
Other interest income	766	596
Trust fees	3	3
Fees and commissions	20,680	21,610
Trading income	1,215	1,715
Other ordinary income	44,643	47,553
Other income	7,790	8,658
Recoveries of written off claims	35	26
Other	7,754	8,631
Ordinary expenses	122,629	122,922
Interest expenses	8,190	8,974
Interest on deposits	2,635	2,334
Interest on negotiable certificates of deposit	150	452
Interest on call money and bills sold	201	89
Interest on payables under securities lending transactions	188	197
Interest on borrowings and rediscounts	196	211
Other interest expenses	4,816	5,688
Fees and commissions payments	5,824	6,057
Other ordinary expenses	33,189	35,869
General and administrative expenses	65,200	63,603
Other expenses	10,224	8,417
Provision of allowance for loan losses	299	871
Other	9,925	7,545
Ordinary profit	39,832	46,375
Extraordinary income	104	73
Gain on disposal of non-current assets	103	73
Transfer from reserve for financial products transaction liabilities	1	
Extraordinary losses	687	399
Loss on disposal of noncurrent assets	156	201
Impairment loss	530	195
Transfer to reserve for financial products transaction liabilities		2
Income before income taxes and minority interests	39,249	46,049
Income taxes-current	12,465	13,457
Income taxes-deferred	2,251	3,626
Total income taxes	14,717	17,083
Income before minority interests	24,531	28,966
Minority interests in income	2,380	2,446
Net income	22,151	26,519

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	FY ended March31,2013	FY ended March31,2014
Income before minority interests	24,531	28,966
Other comprehensive income	51,848	9,138
Valuation difference on available-for-sale securities	61,069	3,740
Deferred gains or losses on hedges	(9,413)	4,986
Foreign currency translation adjustment	192	411
Comprehensive income	76,380	38,104
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	73,924	35,260
Comprehensive income attributable to minority interests	2,455	2,844

(3) [Consolidated Cash Flows]

(Millions of yen)

	FY ended March31,2013	FY ended March31,2014
Cash flows from operating activities		
Income before income taxes and minority interests	39,249	46,049
Depreciation	5,567	5,556
Impairment loss	530	195
Increase (decrease) in allowance for loan losses	(10,278)	(8,823)
Increase (decrease) in allowance for investment loss	(229)	2
Increase (decrease) in provision for retirement benefits	(100)	(14,920)
Increase (decrease) in net defined benefit asset		(16,729)
Increase (decrease) in net defined benefit liability		14,927
Increase (decrease) in provision for reimbursement of deposits	41	96
Increase (decrease) in provision for contingent loss	398	82
Increase (decrease) in reserves under special laws	(1)	2
Gain on fund management	(88,129)	(89,756)
Financing expenses	8,190	8,974
Loss (gain) related to securities	(4,861)	(6,601)
Loss (gain) on money held in trust	1,716	259
Foreign exchange losses (gains)	(33)	(26)
Loss (gain) on disposal of non-current assets	53	127
Net decrease (increase) in trading assets	(12,537)	18,377
Net increase (decrease) in trading liabilities	(1,398)	(343)
Net decrease (increase) in loans and bills discounted	(135,753)	(76,967)
Net increase (decrease) in deposit	151,443	178,242
Net increase (decrease) in negotiable certificates of deposit	304,006	156,693
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	67,537	(40,598)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	9,678	(10,084)
Net decrease (increase) in call loans	(14,352)	(7,604)
Net increase (decrease) in call money	(25,720)	(10,285)
Net increase (decrease) in payables under securities lending transactions	52,792	27,563
Net decrease (increase) in foreign exchanges - assets	16,082	4,790
Net increase (decrease) in foreign exchanges - liabilities	(41)	(1,413)
Net decrease (increase) in lease receivables and investment assets	1,869	(3,868)
Proceeds from fund management	89,080	90,827
Payments for finance	(9,273)	(9,283)
Other, net	(42,942)	(10,826)
Subtotal	402,585	244,635
Income taxes paid	(11,855)	(12,633)
Net cash provided by (used in) operating activities	390,730	232,002
Cash flows from investing activities		
Purchase of securities	(767,570)	(806,170)
Proceeds from sales of securities	380,415	618,133
Proceeds from redemption of securities	233,586	127,100
Increase in money held in trust	(33,884)	(57,875)
Decrease in money held in trust	23,791	23,441
Purchase of non-current assets	(6,266)	(10,054)
Proceeds from sales of non-current assets	119	1,358
Net cash provided by (used in) investing activities	(169,807)	(104,065)
Cash flows from financing activities		
Purchase of treasury shares	(2,014)	(21)
Proceeds from sales of treasury shares	2	1
Cash dividends paid	(3,815)	(5,821)
Cash dividends paid to minority shareholders	(18)	(18)
Net cash provided by (used in) financing activities	(5,845)	(5,859)
Effect of exchange rate change on cash and cash equivalents	33	26
Net increase (decrease) in cash and cash equivalents	215,110	122,103
Cash and cash equivalents at beginning of period	121,301	336,411
Cash and cash equivalents at end of period	336,411	458,514

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

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
Assets		
Cash and due from banks	339,916	469,618
Cash	84,327	117,172
Due from banks	255,588	352,446
Call loans	22,572	23,088
Monetary claims bought	46,405	53,493
Trading assets	38,992	21,002
Trading account securities	2,563	2,963
Trading-related financial derivatives	7,432	7,041
Other trading assets	28,996	10,997
Money held in trust	29,735	63,909
Securities	2,265,619	2,374,238
Government bonds	1,292,813	1,263,118
Local government bonds	86,036	89,604
Corporate bonds	249,919	266,764
Stocks	234,843	260,195
Other securities	402,006	494,555
Loans and bills discounted	4,369,912	4,442,450
Bills discounted	22,184	17,929
Loans on bills	238,551	213,735
Loans on deeds	3,423,018	3,536,529
Overdrafts	686,157	674,256
Foreign exchanges	22,945	18,155
Due from foreign banks (our accounts)	18,130	15,357
Foreign bills bought	3,094	2,402
Foreign bills receivable	1,720	394
Other assets	42,484	32,795
Domestic exchange settlement account, debit	420	43
Prepaid expenses	211	253
Accrued income	9,336	8,963
Initial margins of futures markets		0
Variation margins of futures markets	6	10
Derivatives other than for trading - assets	10,217	4,249
Cash collateral paid for financial instruments	14,120	12,174
Other	8,172	7,099
Property, plant and equipment	29,422	31,717
Buildings, net	9,802	10,480
Land	14,733	14,582
Leased assets, net	1,889	1,813
Construction in progress	9	1,525
Other tangible fixed assets	2,987	3,315
Intangible assets	4,307	4,739
Software	3,598	4,046
Leased assets	81	71
Other intangible fixed assets	626	622
Prepaid pension cost	16,765	18,586
Customers' liabilities for acceptances and guarantees	43,185	39,079
Allowance for loan losses	(67,426)	(58,481)
Total assets	7,204,837	7,534,393

(Millions of yen)

	As of March 31,2013	As of March 31,2014
Liabilities		
Deposits	5,823,367	6,001,342
Current deposits	213,610	202,766
Ordinary deposits	2,876,374	3,027,651
Saving deposits	63,016	61,027
Deposits at notice	18,266	25,001
Time deposits	2,479,565	2,458,486
Installment savings	34,855	34,395
Other deposits	137,679	192,014
Negotiable certificates of deposit	373,267	529,961
Call money	29,501	19,215
Payables under securities lending transactions	97,707	125,270
Trading liabilities	6,774	6,431
Trading-related financial derivatives	6,774	6,431
Borrowed money	152,370	113,340
Borrowings from other banks	152,370	113,340
Foreign exchanges	2,476	1,063
Due to foreign banks (their accounts)	1	0
Due to foreign banks (our accounts)	58	98
Foreign bills sold	879	567
Foreign bills payable	1,537	397
Other liabilities	93,755	81,279
Domestic exchange settlement account, credit	6	6
Income taxes payable	4,964	6,785
Accrued expenses	6,375	6,016
Unearned revenue	1,772	1,894
Reserve for interest on installment savings	9	5
Variation margins of futures markets	1	
Derivatives other than for trading - liabilities	34,686	21,163
Cash collateral received for financial instruments		267
Lease obligations	2,069	1,978
Asset retirement obligations	12	12
Other	43,858	43,148
Provision for retirement benefits	12,608	12,678
Provision for reimbursement of deposits	603	700
Provision for contingent loss	1,187	1,269
Deferred tax liabilities	39,822	47,354
Acceptances and guarantees	43,185	39,079
Total liabilities	6,676,629	6,978,987
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Retained earnings	334,633	353,519
Legal retained earnings	47,610	47,610
Other retained earnings	287,022	305,909
Reserve for advanced depreciation of non-current assets	860	911
Reserve for special account for advanced depreciation of non-current assets	50	
General reserve	257,600	273,600
Retained earnings brought forward	28,512	31,397
Treasury shares	(7,209)	(7,179)
Total shareholders' equity	409,276	428,192
Valuation difference on available-for-sale securities	134,058	137,322
Deferred gains or losses on hedges	(15,330)	(10,343)
Total valuation and translation adjustments	118,728	126,979
Subscription rights to shares	204	233
Total net assets	528,208	555,405
Total liabilities and net assets	7,204,837	7,534,393

(2) [Non-Consolidated Statements of Income]

(Millions of yen)

	FY ended March31,2013	FY ended March31,2014
Ordinary income	121,444	130,112
Interest income	87,707	89,457
Interest on loans and discounts	60,983	57,649
Interest and dividends on securities	25,955	30,993
Interest on call loans	27	84
Interest on deposits with banks	42	174
Other interest income	698	553
Trust fees	3	3
Fees and commissions	17,022	17,824
Fees and commissions on domestic and foreign exchanges	5,372	5,345
Other fees and commissions	11,650	12,478
Trading income	242	226
Gains on trading account securities transactions	38	57
Income from trading-related financial derivatives transactions	170	150
Other trading income	32	18
Other ordinary income	8,718	13,904
Gains on foreign exchange transactions	539	497
Gains on sales of bonds	8,162	12,845
Gains on redemption of bonds	15	552
Other	0	9
Other income	7,751	8,696
Reversal of allowance for loan losses	259	
Recoveries of written off claims	24	8
Gain on sales of stocks and other securities	1,468	2,263
Gain on money held in trust	3,751	3,685
Other	2,246	2,738
Ordinary expenses	87,968	89,630
Interest expenses	8,099	8,864
Interest on deposits	2,643	2,339
Interest on negotiable certificates of deposit	150	452
Interest on call money	201	89
Interest on payables under securities lending transactions	188	197
Interest on borrowings and rediscounts	110	104
Interest on interest swaps	4,590	5,289
Other interest expenses	213	390
Fees and commissions payments	6,949	7,451
Fees and commissions on domestic and foreign exchanges	1,084	1,062
Other fees and commissions	5,864	6,388
Other ordinary expenses	2,741	7,008
Loss on sales of bonds	2,681	6,991
Expenses on derivatives other than for trading or hedging	60	17
General and administrative expenses	60,429	58,787
Other expenses	9,747	7,519
Provision of allowance for loan losses		112
Written-off of loans	25	91
Losses on sales of stocks and other securities	837	286
Losses on devaluation of stocks and other securities	1,146	164
Loss on money held in trust	5,468	3,945
Other	2,269	2,918
Ordinary profit	33,476	40,481
Extraordinary income	103	73
Gain on disposal of non-current assets	103	73
Extraordinary losses	681	384
Loss on disposal of non-current assets	151	190
Impairment loss	530	194
Income before income taxes	32,897	40,170
Income taxes - current	9,496	11,875
Income taxes - deferred	2,854	3,581
Total income taxes	12,351	15,457
Net income	20,546	24,713