

1【CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2015	As of March 31,2016
Assets		
Cash and due from banks	339,266	439,755
Call loans and bills bought	58,740	24,855
Monetary claims bought	59,032	57,744
Trading assets	17,696	11,912
Money held in trust	64,821	61,768
Securities	2,740,758	2,680,298
Loans and bills discounted	4,506,883	4,635,402
Foreign exchanges	21,657	22,529
Lease receivables and investment assets	61,780	63,995
Other assets	96,012	129,193
Tangible fixed assets	38,223	38,706
Buildings, net	10,880	12,578
Land	14,879	14,612
Leased assets, net	125	91
Construction in progress	1,823	292
Other tangible fixed assets	10,513	11,132
Intangible fixed assets	5,630	5,767
Software	4,998	5,141
Other intangible fixed assets	631	625
Net defined benefit asset	24,250	15,775
Deferred tax assets	2,458	2,182
Customers' liabilities for acceptances and guarantees	35,549	33,709
Allowance for loan losses	(58,478)	(51,089)
Allowance for investment loss	(0)	(0)
Total assets	8,014,284	8,172,508
Liabilities		
Deposits	6,237,343	6,229,088
Negotiable certificates of deposit	453,618	536,769
Call money and bills sold	8,588	125,103
Payables under securities lending transactions	248,563	228,597
Trading liabilities	6,282	4,406
Borrowed money	88,024	87,066
Foreign exchanges	1,375	2,131
Other liabilities	154,871	166,483
Net defined benefit liability	11,854	12,476
Provision for reimbursement of deposits	825	919
Provision for contingent loss	1,308	1,331
Reserves under special laws	11	11
Deferred tax liabilities	73,860	58,254
Acceptances and guarantees	35,549	33,709
Total liabilities	7,322,076	7,486,350
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	34,516
Retained earnings	386,589	408,739
Treasury shares	(5,015)	(3,153)
Total shareholders' equity	463,491	492,344
Valuation difference on available-for-sale securities	223,235	217,206
Deferred gains or losses on hedges	(27,175)	(43,745)
Remeasurements of defined benefit plans	2,420	(4,153)
Total accumulated other comprehensive income	198,481	169,307
Subscription rights to shares	271	274
Non-controlling interests	29,964	24,231
Total net assets	692,208	686,158
Total liabilities and net assets	8,014,284	8,172,508

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

【Consolidated Statements of Income】

(Millions of yen)

	FY ended March31,2015	FY ended March31,2016
Ordinary income	173,675	181,203
Interest income	86,682	87,387
Interest on loans and discounts	54,583	52,160
Interest and dividends on securities	30,948	33,131
Interest on call loans and bills bought	156	217
Interest on deposits with banks	244	468
Other interest income	749	1,410
Trust fees	2	2
Fees and commissions	22,199	21,696
Trading income	1,624	1,832
Other ordinary income	41,297	52,539
Other income	21,868	17,744
Reversal of allowance for loan losses	3,769	5,162
Recoveries of written off claims	30	27
Other	18,068	12,554
Ordinary expenses	125,805	132,180
Interest expenses	10,060	12,178
Interest on deposits	2,749	3,486
Interest on negotiable certificates of deposit	587	556
Interest on call money and bills sold	83	123
Interest on payables under securities lending transactions	299	587
Interest on borrowings and rediscounts	290	364
Other interest expenses	6,049	7,059
Fees and commissions payments	6,422	6,704
Other ordinary expenses	30,330	42,745
General and administrative expenses	63,711	60,869
Other expenses	15,280	9,682
Other	15,280	9,682
Ordinary profit	47,870	49,023
Extraordinary income	64	1
Gain on disposal of non-current assets	64	1
Extraordinary losses	701	389
Loss on disposal of non-current assets	224	163
Impairment loss	62	225
Transfer to reserve for financial products transaction liabilities	1	—
Foreign currency translation adjustment	413	—
Profit before income taxes	47,233	48,635
Income taxes – current	16,595	12,636
Income taxes – deferred	1,049	4,019
Total income taxes	17,645	16,656
Profit	29,587	31,979
Profit attributable to non-controlling interests	2,402	1,807
Profit attributable to owners of parent	27,185	30,171

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March31,2015	FY ended March31,2016
Profit	29,587	31,979
Other comprehensive income	74,366	(29,883)
Valuation difference on available-for-sale securities	86,517	(6,439)
Deferred gains or losses on hedges	(16,831)	(16,570)
Foreign currency translation adjustment	413	—
Remeasurements of defined benefit plans, net of tax	4,267	(6,873)
Comprehensive income	103,954	2,095
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	100,576	997
Comprehensive income attributable to non-controlling interests	3,378	1,097

(3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March31,2015	FY ended March31,2016
Cash flows from operating activities		
Profit before income taxes	47,233	48,635
Depreciation	5,653	5,558
Impairment loss	62	225
Loss on disposition of foreign currency translation adjustments	413	—
Increase (decrease) in allowance for loan losses	(8,457)	(7,389)
Increase (decrease) in allowance for investment loss	(2)	(0)
Increase (decrease) in net defined benefit asset	(7,521)	8,475
Increase (decrease) in net defined benefit liability	(3,073)	622
Increase (decrease) in provision for reimbursement of deposits	124	94
Increase (decrease) in provision for contingent loss	38	23
Increase (decrease) in reserves under special laws	1	—
Gain on fund management	(86,682)	(87,387)
Financing expenses	10,060	12,178
Loss (gain) related to securities	(6,684)	(8,009)
Loss (gain) on money held in trust	(248)	(161)
Foreign exchange losses (gains)	(28)	14
Loss (gain) on disposal of non-current assets	159	162
Net decrease (increase) in trading assets	3,306	5,783
Net increase (decrease) in trading liabilities	(148)	(1,876)
Net decrease (increase) in loans and bills discounted	(113,624)	(128,519)
Net increase (decrease) in deposit	248,259	(8,254)
Net increase (decrease) in negotiable certificates of deposit	(75,332)	83,151
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(33,601)	(957)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	3,741	689
Net decrease (increase) in call loans	(41,191)	35,172
Net increase (decrease) in call money	(10,627)	116,514
Net increase (decrease) in payables under securities lending transactions	123,293	(19,966)
Net decrease (increase) in foreign exchanges – assets	(3,502)	(871)
Net increase (decrease) in foreign exchanges – liabilities	311	756
Net decrease (increase) in lease receivables and investment assets	(1,376)	(2,214)
Proceeds from fund management	88,823	90,364
Payments for finance	(10,131)	(12,174)
Other, net	(31,335)	(27,181)
Subtotal	97,912	103,458
Income taxes paid	(15,333)	(16,539)
Net cash provided by (used in) operating activities	82,578	86,918
Cash flows from investing activities		
Purchase of securities	(720,252)	(774,852)
Proceeds from sales of securities	329,279	541,631
Proceeds from redemption of securities	188,591	257,860
Increase in money held in trust	(72,740)	(56,508)
Decrease in money held in trust	72,076	59,723
Purchase of non-current assets	(7,845)	(7,599)
Proceeds from sales of non-current assets	1,518	1,251
Net cash provided by (used in) investing activities	(209,372)	21,506
Cash flows from financing activities		
Purchase of treasury shares	(3,022)	(2,972)
Proceeds from sales of treasury shares	0	3,783
Cash dividends paid	(5,544)	(8,022)
Dividends paid to non-controlling interests	(21)	(21)
Net cash provided by (used in) financing activities	(8,588)	(7,232)
Effect of exchange rate change on cash and cash equivalents	28	(14)
Net increase (decrease) in cash and cash equivalents	(135,353)	101,178
Cash and cash equivalents at beginning of period	458,514	323,161
Cash and cash equivalents at end of period	323,161	424,339

2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2015	As of March 31,2016
Assets		
Cash and due from banks	328,305	429,824
Cash	91,835	85,371
Due from banks	236,469	344,453
Call loans	58,740	24,855
Monetary claims bought	59,032	57,744
Trading assets	17,696	11,912
Trading account securities	1,861	2,037
Trading-related financial derivatives	6,836	4,875
Other trading assets	8,997	4,999
Money held in trust	64,821	61,768
Securities	2,734,366	2,683,747
Government bonds	1,416,991	1,351,138
Local government bonds	82,207	135,376
Corporate bonds	253,815	285,579
Stocks	336,135	284,552
Other securities	645,215	627,100
Loans and bills discounted	4,558,452	4,683,119
Bills discounted	17,885	17,462
Loans on bills	204,681	191,752
Loans on deeds	3,655,867	3,797,183
Overdrafts	680,017	676,721
Foreign exchanges	21,657	22,529
Due from foreign banks (our accounts)	18,181	19,548
Foreign bills bought	3,045	2,645
Foreign bills receivable	430	335
Other assets	67,728	104,433
Domestic exchange settlement account, debit	39	34
Prepaid expenses	357	564
Accrued income	9,172	9,015
Initial margins of futures markets	8	151
Variation margins of futures markets	11	—
Derivatives other than for trading - assets	8,478	9,206
Cash collateral paid for financial instruments	34,688	43,634
Other	14,971	41,826
Property, plant and equipment	31,546	31,332
Buildings, net	10,278	11,965
Land	14,517	14,249
Leased assets, net	1,894	1,541
Construction in progress	1,823	292
Other tangible fixed assets	3,031	3,282
Intangible assets	5,183	5,224
Software	4,520	4,592
Leased assets	45	20
Other intangible fixed assets	616	610
Prepaid pension cost	19,272	19,144
Customers' liabilities for acceptances and guarantees	35,549	33,709
Allowance for loan losses	(50,517)	(44,017)
Total assets	7,951,835	8,125,328

(Millions of yen)

	As of March 31,2015	As of March 31,2016
Liabilities		
Deposits	6,251,590	6,239,986
Current deposits	231,747	245,642
Ordinary deposits	3,201,137	3,230,872
Saving deposits	59,867	58,291
Deposits at notice	21,113	13,079
Time deposits	2,527,137	2,451,711
Installment savings	34,012	33,230
Other deposits	176,572	207,160
Negotiable certificates of deposit	458,128	546,717
Call money	8,588	125,103
Payables under securities lending transactions	248,563	228,597
Trading liabilities	6,282	4,406
Trading-related financial derivatives	6,282	4,406
Borrowed money	79,574	79,016
Borrowings from other banks	79,574	79,016
Foreign exchanges	1,375	2,131
Due to foreign banks (our accounts)	69	162
Foreign bills sold	968	754
Foreign bills payable	336	1,213
Other liabilities	133,677	147,774
Domestic exchange settlement account, credit	42	5
Income taxes payable	8,139	4,165
Accrued expenses	5,758	5,623
Unearned revenue	1,769	1,621
Reserve for interest on installment savings	3	3
Variation margins of futures markets	—	3
Derivatives other than for trading – liabilities	49,419	73,104
Cash collateral received for financial instruments	—	624
Lease obligations	2,058	1,665
Asset retirement obligations	16	16
Other	66,469	60,940
Provision for retirement benefits	9,806	9,738
Provision for reimbursement of deposits	825	919
Provision for contingent loss	1,308	1,331
Deferred tax liabilities	72,163	59,483
Acceptances and guarantees	35,549	33,709
Total liabilities	7,307,434	7,478,917
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,609	32,601
Legal capital surplus	29,609	29,609
Other capital surplus	—	2,992
Retained earnings	371,662	391,405
Legal retained earnings	47,610	47,610
Other retained earnings	324,052	343,795
Reserve for advanced depreciation of non-current assets	938	937
General reserve	291,600	307,600
Retained earnings brought forward	31,513	35,257
Treasury shares	(5,015)	(3,153)
Total shareholders' equity	448,499	473,096
Valuation difference on available-for-sale securities	222,805	216,785
Deferred gains or losses on hedges	(27,175)	(43,745)
Total valuation and translation adjustments	195,630	173,039
Subscription rights to shares	271	274
Total net assets	644,401	646,410
Total liabilities and net assets	7,951,835	8,125,328

(2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March31,2015	FY ended March31,2016
Ordinary income	134,855	141,655
Interest income	86,384	87,136
Interest on loans and discounts	54,461	52,058
Interest and dividends on securities	30,824	33,047
Interest on call loans	156	217
Interest on deposits with banks	233	456
Other interest income	709	1,357
Trust fees	2	2
Fees and commissions	18,544	18,439
Fees and commissions on domestic and foreign exchanges	5,308	5,263
Other fees and commissions	13,235	13,175
Trading income	291	228
Gains on trading account securities transactions	124	119
Income from trading-related financial derivatives transactions	153	98
Other trading income	13	10
Other ordinary income	7,559	18,270
Gains on foreign exchange transactions	827	753
Gains on sales of bonds	6,574	17,516
Income from derivatives other than for trading or hedging	156	—
Other	0	0
Other income	22,072	17,578
Reversal of allowance for loan losses	4,030	5,016
Recoveries of written off claims	11	13
Gain on sales of stocks and other securities	1,738	3,541
Gain on money held in trust	13,563	6,261
Other	2,728	2,746
Ordinary expenses	93,642	99,193
Interest expenses	9,953	12,075
Interest on deposits	2,753	3,491
Interest on negotiable certificates of deposit	587	556
Interest on call money	83	123
Interest on payables under securities lending transactions	299	587
Interest on borrowings and rediscounts	189	265
Interest on interest swaps	5,468	5,925
Other interest expenses	571	1,124
Fees and commissions payments	8,040	8,465
Fees and commissions on domestic and foreign exchanges	1,059	1,089
Other fees and commissions	6,980	7,375
Other ordinary expenses	1,279	12,960
Loss on sales of bonds	1,229	11,249
Loss on devaluation of bonds	49	—
Expenses on derivatives other than for trading or hedging	—	1,710
General and administrative expenses	59,152	56,399
Other expenses	15,216	9,292
Written-off of loans	15	2
Losses on sales of stocks and other securities	213	1,327
Losses on devaluation of stocks and other securities	31	4
Loss on money held in trust	13,315	6,100
Other	1,639	1,859
Ordinary profit	41,212	42,462
Extraordinary income	64	1
Gain on disposal of non-current assets	64	1
Extraordinary losses	286	387
Loss on disposal of non-current assets	224	162
Impairment loss	62	225
Profit before income taxes	40,990	42,076
Income taxes – current	14,743	10,900
Income taxes – deferred	483	3,410
Total income taxes	15,227	14,311
Profit	25,762	27,765