

1 [CONSOLIDATED INTERIM FINANCIAL STATEMENTS]

(1) [Consolidated Interim Balance Sheets]

(Millions of yen)

	As of March.31,2012	As of Sept.30,2012
Assets		
Cash and due from banks	140,780	165,566
Monetary claims bought	54,624	53,059
Trading assets	26,842	46,657
Money held in trust	21,359	29,610
Securities	1,998,865	2,053,647
Loans and bills discounted	4,180,520	4,204,085
Foreign exchanges	39,028	24,557
Lease receivables and investment assets	58,405	57,651
Other assets	78,706	90,804
Tangible fixed assets	35,167	35,244
Intangible fixed assets	4,906	4,817
Deferred tax assets	2,826	2,879
Customers' liabilities for acceptances and guarantees	45,494	43,357
Allowance for loan losses	(86,031)	(77,425)
Allowance for investment loss	(230)	(0)
Total assets	6,601,264	6,734,513
Liabilities		
Deposits	5,656,838	5,675,997
Negotiable certificates of deposit	68,251	103,465
Call money and bills sold	55,221	75,763
Payables under securities lending transactions	44,914	47,002
Trading liabilities	8,172	7,365
Borrowed money	93,958	161,199
Foreign exchanges	2,518	2,312
Other liabilities	107,366	106,386
Provision for retirement benefits	15,021	15,001
Provision for reimbursement of deposits	561	528
Provision for contingent loss	789	1,126
Reserves under the special laws	8	6
Deferred tax liabilities	9,504	5,542
Acceptances and guarantees	45,494	43,357
Total liabilities	6,108,621	6,245,057
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	328,316	335,761
Treasury stock	(5,199)	(7,202)
Total shareholders' equity	405,034	410,476
Valuation difference on available-for-sale securities	73,202	69,711
Deferred gains or losses on hedges	(5,916)	(12,148)
Foreign currency translation adjustment	(1,016)	(982)
Total accumulated other comprehensive income	66,269	56,580
Subscription rights to shares	144	173
Minority interests	21,195	22,225
Total net assets	492,643	489,456
Total liabilities and net assets	6,601,264	6,734,513

(2) [Consolidated Interim Statements of Income]

	(Millions of yen)	
	For the six months ended Sept/30/11	For the six months ended Sept/30/12
Ordinary income	86,172	84,049
Interest income	44,938	44,100
Interest on loans and discounts	32,372	30,903
Interest and dividends on securities	12,009	12,796
Trust fees	1	1
Fees and commissions	10,365	10,131
Trading income	234	433
Other ordinary income	22,305	22,478
Other income	8,327	6,905
Ordinary expenses	61,138	66,101
Interest expenses	4,192	3,934
Interest on deposits	2,001	1,414
Fees and commissions payments	2,769	2,870
Other ordinary expenses	15,843	16,456
General and administrative expenses	33,837	33,184
Other expenses	4,495	9,655
Ordinary profit	25,034	17,947
Extraordinary income	40	2
Gain on disposal of noncurrent assets	40	1
Transfer from reserve for financial products transaction liabilities	0	1
Extraordinary loss	177	517
Loss on disposal of noncurrent assets	102	31
Impairment loss	74	485
Income before income taxes and minority interests	24,898	17,433
Income taxes-current	8,855	5,572
Income taxes-deferred	668	1,169
Total income taxes	9,523	6,741
Income before minority interests	15,374	10,691
Minority interests in income	1,754	1,201
Net income	13,620	9,490

(3) [Consolidated Interim Statements of Comprehensive Income]

	(Millions of yen)	
	For the six months ended Sept/30/11	For the six months ended Sept/30/12
Income before minority interests	15,374	10,691
Other comprehensive income	(9,368)	(9,841)
Valuation difference on available-for-sale securities	1,132	(3,644)
Deferred gains or losses on hedges	(10,483)	(6,231)
Foreign currency translation adjustment	(17)	34
Comprehensive income	6,005	849
Comprehensive income attributable to owners of the parent	4,332	(198)
Comprehensive income attributable to minority interests	1,673	1,048

(4) [Consolidated Interim Cash Flows]

(Millions of yen)

	For the six months ended Sept/30/11	For the six months ended Sept/30/12
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	24,898	17,433
Depreciation and amortization	2,725	2,686
Impairment loss	74	485
Increase (decrease) in allowance for loan losses	(4,766)	(8,607)
Increase (decrease) in allowance for investment loss	(34)	(229)
Increase (decrease) in provision for retirement benefits	222	(19)
Increase (decrease) in provision for reimbursement of deposits	(0)	(33)
Increase (decrease) in provision for contingent loss	149	337
Increase (decrease) in reserves under the special laws	(0)	(1)
Gain on fund management	(44,938)	(44,100)
Financing expenses	4,192	3,934
Loss (gain) related to securities	(2,341)	113
Loss (gain) on money held in trust	247	1,928
Foreign exchange losses (gains)	24	13
Loss (gain) on disposal of noncurrent assets	62	30
Net decrease (increase) in trading assets	13,873	(19,815)
Net increase (decrease) in trading liabilities	148	(807)
Net decrease (increase) in loans and bills discounted	15,805	(23,563)
Net increase (decrease) in deposit	8,071	19,095
Net increase (decrease) in negotiable certificates of deposit	14,081	35,214
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(3,203)	67,241
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	14,103	10,493
Net decrease (increase) in call loans	(8,666)	1,565
Net increase (decrease) in call money	22,331	20,542
Net increase (decrease) in payables under securities lending transactions	(1,404)	2,088
Net decrease (increase) in foreign exchanges-assets	13,099	14,470
Net increase (decrease) in foreign exchanges-liabilities	(581)	(205)
Net decrease (increase) in lease receivables and investment assets	3,032	753
Proceeds from fund management	45,222	44,833
Payments for finance	(5,023)	(4,571)
Other, net	7,375	(4,215)
Subtotal	118,782	137,090
Income taxes paid	(2,136)	(6,722)
Net cash provided by (used in) operating activities	116,645	130,368
Net cash provided by (used in) investing activities		
Purchase of securities	(430,639)	(407,640)
Proceeds from sales of securities	118,908	208,777
Proceeds from redemption of securities	129,090	121,195
Increase in money held in trust	(10,033)	(17,952)
Decrease in money held in trust	162	7,772
Purchase of noncurrent assets	(2,727)	(3,408)
Proceeds from sales of noncurrent assets	248	242
Net cash provided by (used in) investing activities	(194,991)	(91,012)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(4)	(2,006)
Proceeds from sales of treasury stock	0	2
Cash dividends paid	(2,554)	(2,044)
Cash dividends paid to minority shareholders	(21)	(18)
Net cash provided by (used in) financing activities	(2,580)	(4,066)
Effect of exchange rate change on cash and cash equivalents	(24)	(13)
Net increase (decrease) in cash and cash equivalents	(80,950)	35,276
Cash and cash equivalents at beginning of period	183,416	121,301
Cash and cash equivalents at end of period	102,465	156,577

2 [NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS]

(1) [Non-consolidated Interim Balance Sheets]

	(Millions of yen)	
	As of March.31,2012	As of Sept.30,2012
Assets		
Cash and due from banks	135,433	161,209
Monetary claims bought	54,624	53,059
Trading assets	26,498	46,310
Money held in trust	21,359	29,610
Securities	1,990,187	2,044,905
Loans and bills discounted	4,234,157	4,259,031
Foreign exchanges	39,028	24,557
Other assets	51,630	62,707
Tangible fixed assets	30,033	29,901
Intangible fixed assets	4,740	4,685
Customers' liabilities for acceptances and guarantees	45,494	43,357
Allowance for loan losses	(77,777)	(69,413)
Allowance for investment loss	(230)	
Total assets	6,555,180	6,689,923
Liabilities		
Deposits	5,670,019	5,689,853
Negotiable certificates of deposit	68,951	104,165
Call money	55,221	75,763
Payables under securities lending transactions	44,914	47,002
Trading liabilities	8,172	7,365
Borrowed money	85,307	152,153
Foreign exchanges	2,518	2,312
Other liabilities	89,267	91,202
Income taxes payable	5,308	3,817
Lease obligations	1,469	2,074
Asset retirement obligations	12	12
Other	82,476	85,297
Provision for retirement benefits	12,680	12,689
Provision for reimbursement of deposits	561	528
Provision for contingent loss	789	1,126
Deferred tax liabilities	9,380	5,427
Acceptances and guarantees	45,494	43,357
Total liabilities	6,093,280	6,232,949
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	324,652
Legal retained earnings	47,610	47,610
Other retained earnings	270,293	277,042
Reserve for advanced depreciation of noncurrent assets	877	877
General reserve	244,600	257,600
Retained earnings brought forward	24,815	18,565
Treasury stock	(5,199)	(7,202)
Total shareholders' equity	394,556	399,302
Valuation difference on available-for-sale securities	73,115	69,645
Deferred gains or losses on hedges	(5,916)	(12,148)
Total valuation and translation adjustments	67,199	57,497
Subscription rights to shares	144	173
Total net assets	461,900	456,974
Total liabilities and net assets	6,555,180	6,689,923

(2) [Non-consolidated Interim Statements of Income]

	(Millions of yen)	
	For the six months ended Sept/30/11	For the six months ended Sept/30/12
Ordinary income	64,692	63,591
Interest income	44,711	43,879
Interest on loans and discounts	32,285	30,814
Interest and dividends on securities	11,919	12,701
Trust fees	1	1
Fees and commissions	8,275	8,410
Trading income	243	57
Other ordinary income	3,597	4,541
Other income	7,864	6,701
Ordinary expenses	43,100	48,944
Interest expenses	4,124	3,890
Interest on deposits	2,008	1,419
Fees and commissions payments	3,213	3,403
Trading expenses	4	
Other ordinary expenses	66	1,350
General and administrative expenses	31,245	30,857
Other expenses	4,450	9,438
Ordinary profit	21,592	14,646
Extraordinary income	40	1
Extraordinary loss	175	516
Income before income taxes	21,457	14,131
Income taxes-current	6,812	4,144
Income taxes-deferred	1,311	1,192
Total income taxes	8,124	5,337
Net income	13,333	8,793