

1 [CONSOLIDATED INTERIM FINANCIAL STATEMENTS]

(1) [Consolidated Interim Balance Sheets]

(Millions of yen)

	As of March.31,2013	As of Sept.30,2013
Assets		
Cash and due from banks	346,224	382,753
Call loans and bills bought	22,572	6,353
Monetary claims bought	46,405	51,410
Trading assets	39,379	17,932
Money held in trust	29,735	61,638
Securities	2,274,684	2,189,307
Loans and bills discounted	4,316,284	4,353,963
Foreign exchanges	22,945	15,678
Lease receivables and investment assets	56,535	56,608
Other assets	89,111	75,267
Tangible fixed assets	35,431	36,854
Intangible fixed assets	4,817	4,623
Deferred tax assets	3,422	3,009
Customers' liabilities for acceptances and guarantees	43,185	39,109
Allowance for loan losses	(75,755)	(66,891)
Allowance for investment loss	(0)	(0)
Total assets	7,254,978	7,227,621
Liabilities		
Deposits	5,808,637	5,881,525
Negotiable certificates of deposit	372,257	391,127
Call money and bills sold	29,501	24,002
Payables under securities lending transactions	97,707	95,990
Trading liabilities	6,774	6,720
Borrowed money	161,496	50,546
Foreign exchanges	2,476	1,161
Other liabilities	112,995	99,555
Provision for retirement benefits	14,920	14,833
Provision for reimbursement of deposits	603	514
Provision for contingent loss	1,187	1,216
Reserves under the special laws	7	9
Deferred tax liabilities	39,989	42,074
Acceptances and guarantees	43,185	39,109
Total liabilities	6,691,740	6,648,388
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	346,651	359,716
Treasury stock	(7,209)	(7,170)
Total shareholders' equity	421,358	434,463
Valuation difference on available-for-sale securities	134,197	131,057
Deferred gains or losses on hedges	(15,330)	(10,979)
Foreign currency translation adjustment	(824)	(562)
Total accumulated other comprehensive income	118,042	119,515
Subscription rights to shares	204	194
Minority interests	23,632	25,059
Total net assets	563,238	579,233
Total liabilities and net assets	7,254,978	7,227,621

(2) [Consolidated Interim Statements of Income]

(Millions of yen)

	For the six months ended Sept/30/12	For the six months ended Sept/30/13
Ordinary income	84,049	91,787
Interest income	44,100	43,727
Interest on loans and discounts	30,903	29,355
Interest and dividends on securities	12,796	13,920
Trust fees	1	1
Fees and commissions	10,131	10,891
Trading income	433	721
Other ordinary income	22,478	26,260
Other income	6,905	10,184
Ordinary expenses	66,101	63,862
Interest expenses	3,934	4,605
Interest on deposits	1,414	1,234
Fees and commissions payments	2,870	2,995
Other ordinary expenses	16,456	18,753
General and administrative expenses	33,184	32,457
Other expenses	9,655	5,049
Ordinary profit	17,947	27,925
Extraordinary income	2	44
Gain on disposal of noncurrent assets	1	44
Transfer from reserve for financial products transaction liabilities	1	
Extraordinary loss	517	153
Loss on disposal of noncurrent assets	31	79
Impairment loss	485	70
Transfer to reserve for financial products transaction liabilities		2
Income before income taxes and minority interests	17,433	27,817
Income taxes-current	5,572	7,902
Income taxes-deferred	1,169	2,298
Total income taxes	6,741	10,200
Income before minority interests	10,691	17,616
Minority interests in income	1,201	1,254
Net income	9,490	16,361

(3) [Consolidated Interim Statements of Comprehensive Income]

(Millions of yen)

	For the six months ended Sept/30/12	For the six months ended Sept/30/13
Income before minority interests	10,691	17,616
Other comprehensive income	(9,841)	1,663
Valuation difference on available-for-sale securities	(3,644)	(2,949)
Deferred gains or losses on hedges	(6,231)	4,350
Foreign currency translation adjustment	34	262
Comprehensive income	849	19,279
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	(198)	17,834
Comprehensive income attributable to minority interests	1,048	1,445

(4) [Consolidated Interim Cash Flows]

(Millions of yen)

	For the six months ended Sept/30/12	For the six months ended Sept/30/13
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	17,433	27,817
Depreciation and amortization	2,686	2,718
Impairment loss	485	70
Increase (decrease) in allowance for loan losses	(8,607)	(8,865)
Increase (decrease) in allowance for investment loss	(229)	(0)
Increase (decrease) in provision for retirement benefits	(19)	(86)
Increase (decrease) in provision for reimbursement of deposits	(33)	(89)
Increase (decrease) in provision for contingent loss	337	29
Increase (decrease) in reserves under the special laws	(1)	2
Gain on fund management	(44,100)	(43,727)
Financing expenses	3,934	4,605
Loss (gain) related to securities	113	(6,211)
Loss (gain) on money held in trust	1,928	301
Foreign exchange losses (gains)	13	(11)
Loss (gain) on disposal of noncurrent assets	30	34
Net decrease (increase) in trading assets	(19,815)	21,447
Net increase (decrease) in trading liabilities	(807)	(53)
Net decrease (increase) in loans and bills discounted	(23,563)	(37,674)
Net increase (decrease) in deposit	19,095	72,887
Net increase (decrease) in negotiable certificates of deposit	35,214	18,870
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	67,241	(111,415)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	10,493	(5,083)
Net decrease (increase) in call loans	1,565	11,213
Net increase (decrease) in call money	20,542	(5,499)
Net increase (decrease) in payables under securities lending transactions	2,088	(1,716)
Net decrease (increase) in foreign exchanges-assets	14,470	7,266
Net increase (decrease) in foreign exchanges-liabilities	(205)	(1,315)
Net decrease (increase) in lease receivables and investment assets	753	(72)
Proceeds from fund management	44,833	45,232
Payments for finance	(4,571)	(4,840)
Other, net	(4,215)	(8,361)
Subtotal	137,090	(22,529)
Income taxes paid	(6,722)	(6,762)
Net cash provided by (used in) operating activities	130,368	(29,292)
Net cash provided by (used in) investing activities		
Purchase of securities	(407,640)	(420,354)
Proceeds from sales of securities	208,777	456,306
Proceeds from redemption of securities	121,195	64,211
Increase in money held in trust	(17,952)	(40,840)
Decrease in money held in trust	7,772	8,635
Purchase of noncurrent assets	(3,408)	(4,709)
Proceeds from sales of noncurrent assets	242	789
Net cash provided by (used in) investing activities	(91,012)	64,038
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(2,006)	(10)
Proceeds from sales of treasury stock	2	0
Cash dividends paid	(2,044)	(3,290)
Cash dividends paid to minority shareholders	(18)	(18)
Net cash provided by (used in) financing activities	(4,066)	(3,319)
Effect of exchange rate change on cash and cash equivalents	(13)	11
Net increase (decrease) in cash and cash equivalents	35,276	31,437
Cash and cash equivalents at beginning of period	121,301	336,411
Cash and cash equivalents at end of period	156,577	367,848

2 [NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS]

(1) [Non-consolidated Interim Balance Sheets]

(Millions of yen)

	As of March.31,2013	As of Sept.30,2013
Assets		
Cash and due from banks	339,916	372,694
Call loans	22,572	6,353
Monetary claims bought	46,405	51,410
Trading assets	38,992	17,932
Money held in trust	29,735	61,638
Securities	2,265,619	2,180,678
Loans and bills discounted	4,369,912	4,407,140
Foreign exchanges	22,945	15,678
Other assets	59,249	46,888
Tangible fixed assets	29,422	30,701
Intangible fixed assets	4,307	4,167
Customers' liabilities for acceptances and guarantees	43,185	39,109
Allowance for loan losses	(67,426)	(58,656)
Total assets	7,204,837	7,175,739
Liabilities		
Deposits	5,823,367	5,897,408
Negotiable certificates of deposit	373,267	392,137
Call money	29,501	24,002
Payables under securities lending transactions	97,707	95,990
Trading liabilities	6,774	6,720
Borrowed money	152,370	41,278
Foreign exchanges	2,476	1,161
Other liabilities	93,755	80,054
Income taxes payable	4,964	6,813
Lease obligations	2,069	2,043
Asset retirement obligations	12	12
Other	86,709	71,184
Provision for retirement benefits	12,608	12,815
Provision for reimbursement of deposits	603	514
Provision for contingent loss	1,187	1,216
Deferred tax liabilities	39,822	41,868
Acceptances and guarantees	43,185	39,109
Total liabilities	6,676,629	6,634,278
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	346,684
Legal retained earnings	47,610	47,610
Other retained earnings	287,022	299,073
Reserve for advanced depreciation of noncurrent assets	860	860
Reserve for special account for advanced depreciation of noncurrent assets	50	50
General reserve	257,600	273,600
Retained earnings brought forward	28,512	24,562
Treasury stock	(7,209)	(7,170)
Total shareholders' equity	409,276	421,366
Valuation difference on available-for-sale securities	134,058	130,879
Deferred gains or losses on hedges	(15,330)	(10,979)
Total valuation and translation adjustments	118,728	119,899
Subscription rights to shares	204	194
Total net assets	528,208	541,460
Total liabilities and net assets	7,204,837	7,175,739

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

(Millions of yen)

	For the six months ended Sept/30/12	For the six months ended Sept/30/13
Ordinary income	63,591	72,186
Interest income	43,879	43,573
Interest on loans and discounts	30,814	29,276
Interest and dividends on securities	12,701	13,870
Trust fees	1	1
Fees and commissions	8,410	8,782
Trading income	57	58
Other ordinary income	4,541	9,416
Other income	6,701	10,353
Ordinary expenses	48,944	47,683
Interest expenses	3,890	4,548
Interest on deposits	1,419	1,236
Fees and commissions payments	3,403	3,655
Trading expenses	4	
Other ordinary expenses	1,350	4,383
General and administrative expenses	30,857	30,073
Other expenses	9,438	5,022
Ordinary profit	14,646	24,502
Extraordinary income	1	44
Extraordinary loss	516	139
Income before income taxes	14,131	24,408
Income taxes-current	4,144	7,138
Income taxes-deferred	1,192	1,922
Total income taxes	5,337	9,061
Net income	8,793	15,346