

1【SEMI-ANNUAL CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Semi-Annual Consolidated Balance Sheets】

(Millions of yen)

	As of Sept.30,2009	As of Sept.30,2010
Assets		
Cash and due from banks	280,259	266,765
Call loans and bills bought	139,772	45,524
Monetary claims bought	42,882	60,221
Trading assets	28,303	24,909
Money held in trust	907	6,678
Securities	1,427,948	1,602,922
Loans and bills discounted	3,964,540	4,041,315
Foreign exchanges	15,879	18,107
Lease receivables and investment assets	76,544	69,088
Other assets	87,358	81,732
Tangible fixed assets	37,121	35,837
Intangible fixed assets	5,731	5,870
Deferred tax assets	4,493	5,102
Customers' liabilities for acceptances and guarantees	41,891	43,196
Allowance for loan losses	(107,037)	(101,766)
Allowance for investment loss	(665)	(444)
Total assets	6,045,930	6,205,062
Liabilities		
Deposits	5,332,628	5,444,245
Negotiable certificates of deposit	45,694	64,379
Call money and bills sold	16,258	24,102
Payables under securities lending transactions	14,425	15,617
Trading liabilities	9,100	7,866
Borrowed money	30,155	19,103
Foreign exchanges	1,269	1,762
Other liabilities	84,164	108,767
Provision for retirement benefits	14,810	15,131
Provision for reimbursement of deposits	255	229
Provision for contingent loss	886	850
Reserves under the special laws	10	8
Deferred tax liabilities	2,408	2,557
Negative goodwill	528	176
Acceptances and guarantees	41,891	43,196
Total liabilities	5,594,489	5,747,993
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,233	29,674
Retained earnings	298,296	310,305
Treasury stock	(6,446)	(6,199)
Total shareholders' equity	374,326	386,023
Valuation difference on available-for-sale securities	61,979	58,641
Deferred gains or losses on hedges	1,314	(3,281)
Foreign currency translation adjustment	(613)	(777)
Total valuation and translation adjustments	62,681	54,582
Subscription rights to shares	65	121
Minority interests	14,367	16,341
Total net assets	451,441	457,068
Total liabilities and net assets	6,045,930	6,205,062

(2)【Semi-Annual Consolidated Statements of Income】

(Millions of yen)

	For the six months ended 9/30/09	For the six months ended 9/30/10
Ordinary income	87,376	82,523
Interest income	48,583	45,825
Interest on loans and discounts	37,810	34,583
Interest and dividends on securities	9,462	10,537
Trust fees	1	1
Fees and commissions	10,333	10,137
Trading income	626	265
Other ordinary income	24,586	24,576
Other income	3,244	1,716
Ordinary expenses	71,837	64,153
Interest expenses	6,094	4,629
Interest on deposits	4,885	3,203
Fees and commissions payments	2,643	2,654
Other ordinary expenses	22,373	18,250
General and administrative expenses	34,355	33,884
Other expenses	6,370	4,733
Ordinary profit	15,539	18,370
Extraordinary income	52	145
Gain on disposal of noncurrent assets	30	—
Reversal of allowance for loan losses	—	124
Recoveries of written-off claims	12	18
Transfer from reserve for financial products transaction liabilities	9	2
Extraordinary loss	204	75
Loss on disposal of noncurrent assets	71	46
Impairment loss	133	23
Other	—	6
Income before income taxes and minority interests	15,387	18,440
Income taxes—current	4,536	5,274
Income taxes—deferred	1,621	3,179
Total income taxes	6,157	8,454
Income before minority interests		9,986
Minority interests in income	1,008	1,241
Net income	8,220	8,744

(3)【Semi-Annual Consolidated Cash Flows】

(Millions of yen)

	For the six months ended 9/30/09	For the six months ended 9/30/10
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	15,387	18,440
Depreciation and amortization	2,543	2,887
Impairment loss	133	23
Amortization of negative goodwill	(176)	(176)
Other extraordinary losses	—	6
Increase (decrease) in allowance for loan losses	(2,993)	(3,485)
Increase (decrease) in allowance for investment loss	63	(208)
Increase (decrease) in provision for retirement benefits	575	70
Increase (decrease) in provision for reimbursement of deposits	27	(96)
Increase (decrease) in provision for contingent loss	63	100
Increase (decrease) in reserves under the special laws	(9)	(2)
Gain on fund management	(48,583)	(45,825)
Financing expenses	6,094	4,629
Loss (gain) related to securities	1,931	703
Loss (gain) on money held in trust	(5)	(2)
Foreign exchange losses (gains)	22	28
Loss (gain) on disposal of noncurrent assets	40	46
Net decrease (increase) in trading assets	2,730	8,078
Net increase (decrease) in trading liabilities	(175)	(1,691)
Net decrease (increase) in loans and bills discounted	122,268	10,471
Net increase (decrease) in deposit	(14,633)	13,214
Net increase (decrease) in negotiable certificates of deposit	(16,139)	28,126
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(7,807)	(5,854)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(37,355)	(42,414)
Net decrease (increase) in call loans	(14,930)	33,033
Net increase (decrease) in call money	(33,018)	6,263
Net increase (decrease) in payables under securities lending transactions	(3,516)	6,086
Net decrease (increase) in foreign exchanges—assets	10,108	(846)
Net increase (decrease) in foreign exchanges—liabilities	383	592
Net decrease (increase) in lease receivables and investment assets	3,472	2,755
Proceeds from fund management	48,863	46,614
Payments for finance	(5,788)	(5,291)
Other, net	6,698	10,569
Subtotal	36,276	86,847
Income taxes paid	(1,174)	(8,386)
Net cash provided by (used in) operating activities	35,101	78,460
Net cash provided by (used in) investing activities		
Purchase of securities	(246,426)	(291,673)
Proceeds from sales of securities	93,753	124,750
Proceeds from redemption of securities	121,589	105,990
Increase in money held in trust	—	(5,035)
Decrease in money held in trust	6,080	220
Purchase of noncurrent assets	(3,126)	(2,608)
Proceeds from sales of noncurrent assets	178	180
Net cash provided by (used in) investing activities	(27,951)	(68,175)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(22)	(2,449)
Proceeds from sales of treasury stock	3	1
Cash dividends paid	(1,312)	(1,837)
Cash dividends paid to minority shareholders	(82)	(21)
Repayments to minority shareholders	(60)	—
Net cash provided by (used in) financing activities	(1,474)	(4,306)
Effect of exchange rate change on cash and cash equivalents	(22)	(28)
Net increase (decrease) in cash and cash equivalents	5,653	5,950
Cash and cash equivalents at beginning of period	82,137	141,990
Cash and cash equivalents at end of period	87,790	147,940

2【SEMI-ANNUAL NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Semi-Annual Non-consolidated Balance Sheets】

(Millions of yen)

	As of Sept.30,2009	As of Sept.30,2010
Assets		
Cash and due from banks	279,064	265,867
Call loans	139,772	45,524
Monetary claims bought	42,882	60,221
Trading assets	27,402	23,834
Money held in trust	907	6,678
Securities	1,418,539	1,595,974
Loans and bills discounted	4,016,953	4,096,918
Foreign exchanges	15,879	18,107
Other assets	60,684	55,122
Tangible fixed assets	32,012	31,167
Intangible fixed assets	5,393	5,618
Customers' liabilities for acceptances and guarantees	41,891	43,196
Allowance for loan losses	(95,409)	(90,878)
Allowance for investment loss	(650)	(434)
Total assets	5,985,323	6,156,921
Liabilities		
Deposits	5,346,545	5,458,954
Negotiable certificates of deposit	46,394	65,079
Call money	16,258	24,102
Payables under securities lending transactions	14,425	15,617
Trading liabilities	9,100	7,866
Borrowed money	559	477
Foreign exchanges	1,269	1,762
Other liabilities	63,513	91,495
Income taxes payable	3,250	4,130
Lease obligations	814	1,074
Asset retirement obligations		12
Other	59,448	86,277
Provision for retirement benefits	12,627	12,815
Provision for reimbursement of deposits	255	229
Provision for contingent loss	886	850
Deferred tax liabilities	2,213	2,324
Acceptances and guarantees	41,891	43,196
Total liabilities	5,555,941	5,724,771
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,168	29,609
Legal capital surplus	29,609	29,609
Other capital surplus	559	—
Retained earnings	290,014	301,130
Legal retained earnings	47,610	47,610
Other retained earnings	242,403	253,519
Reserve for advanced depreciation of noncurrent assets	828	812
Reserve for special account for advanced depreciation of noncurrent assets	—	11
General reserve	226,600	236,600
Retained earnings brought forward	14,975	16,095
Treasury stock	(6,446)	(6,199)
Total shareholders' equity	365,979	376,783
Valuation difference on available-for-sale securities	62,022	58,526
Deferred gains or losses on hedges	1,314	(3,281)
Total valuation and translation adjustments	63,336	55,245
Subscription rights to shares	65	121
Total net assets	429,381	432,149
Total liabilities and net assets	5,985,323	6,156,921

(2)【Semi-Annual Non-consolidated Statements of Income】

(Millions of yen)

	For the six months ended 9/30/09	For the six months ended 9/30/10
Ordinary income	62,846	60,456
Interest income	48,284	45,760
Interest on loans and discounts	37,758	34,494
Interest and dividends on securities	9,274	10,629
Trust fees	1	1
Fees and commissions	8,089	8,250
Trading income	303	201
Other ordinary income	3,215	4,655
Other income	2,951	1,586
Ordinary expenses	50,136	45,058
Interest expenses	5,841	4,470
Interest on deposits	4,893	3,215
Fees and commissions payments	3,003	3,033
Other ordinary expenses	4,216	1,438
General and administrative expenses	31,643	31,448
Other expenses	5,431	4,668
Ordinary profit	12,709	15,397
Extraordinary income	32	3
Extraordinary loss	203	58
Income before income taxes	12,538	15,342
Income taxes-current	3,317	3,941
Income taxes-deferred	1,774	2,990
Total income taxes	5,092	6,931
Net income	7,446	8,410