

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

(Millions of yen)

| | As of March 31, 2012 | As of March 31, 2013 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 140,780 | 346,224 |
| Receivables under resale agreements | | 22,572 |
| Monetary claims bought | 54,624 | 46,405 |
| Trading assets | 26,842 | 39,379 |
| Money held in trust | 21,359 | 29,735 |
| Securities | 1,998,865 | 2,274,684 |
| Loans and bills discounted | 4,180,520 | 4,316,284 |
| Foreign exchanges | 39,028 | 22,945 |
| Lease receivables and investment assets | 58,405 | 56,535 |
| Other assets | 78,706 | 89,111 |
| Tangible fixed assets | 35,167 | 35,431 |
| Buildings, net | 10,710 | 10,388 |
| Land | 15,628 | 15,096 |
| Lease assets, net | 38 | 59 |
| Construction in progress | 15 | 9 |
| Other tangible fixed assets | 8,774 | 9,877 |
| Intangible fixed assets | 4,906 | 4,817 |
| Software | 4,253 | 4,174 |
| Other intangible fixed assets | 652 | 642 |
| Deferred tax assets | 2,826 | 3,422 |
| Customers' liabilities for acceptances and guarantees | 45,494 | 43,185 |
| Allowance for loan losses | (86,031) | (75,755) |
| Allowance for investment loss | (230) | (0) |
| Total assets | 6,601,264 | 7,254,978 |
| Liabilities | | |
| Deposits | 5,656,838 | 5,808,637 |
| Negotiable certificates of deposit | 68,251 | 372,257 |
| Call money and bills sold | 55,221 | 29,501 |
| Payables under securities lending transactions | 44,914 | 97,707 |
| Trading liabilities | 8,172 | 6,774 |
| Borrowed money | 93,958 | 161,496 |
| Foreign exchanges | 2,518 | 2,476 |
| Other liabilities | 107,366 | 112,995 |
| Provision for retirement benefits | 15,021 | 14,920 |
| Provision for reimbursement of deposits | 561 | 603 |
| Provision for contingent loss | 789 | 1,187 |
| Reserves under the special laws | 8 | 7 |
| Deferred tax liabilities | 9,504 | 39,989 |
| Acceptances and guarantees | 45,494 | 43,185 |
| Total liabilities | 6,108,621 | 6,691,740 |
| Net assets | | |
| Capital stock | 52,243 | 52,243 |
| Capital surplus | 29,674 | 29,674 |
| Retained earnings | 328,316 | 346,651 |
| Treasury stock | (5,199) | (7,209) |
| Total shareholders' equity | 405,034 | 421,358 |
| Valuation difference on available-for-sale securities | 73,202 | 134,197 |
| Deferred gains or losses on hedges | (5,916) | (15,330) |
| Foreign currency translation adjustment | (1,016) | (824) |
| Total accumulated other comprehensive income | 66,269 | 118,042 |
| Subscription rights to shares | 144 | 204 |
| Minority interests | 21,195 | 23,632 |
| Total net assets | 492,643 | 563,238 |
| Total liabilities and net assets | 6,601,264 | 7,254,978 |

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

| | FY ended March31,2012 | FY ended March31,2013 |
|--|-----------------------|-----------------------|
| Ordinary income | 163,780 | 162,462 |
| Interest income | 90,257 | 88,129 |
| Interest on loans and discounts | 64,213 | 61,140 |
| Interest and dividends on securities | 24,721 | 26,151 |
| Interest on call loans and bills bought | 49 | 27 |
| Interest on receivables under resale agreements | 0 | |
| Interest on deposits with banks | 115 | 44 |
| Other interest income | 1,157 | 766 |
| Trust fees | 3 | 3 |
| Fees and commissions | 20,332 | 20,680 |
| Trading income | 708 | 1,215 |
| Other ordinary income | 45,490 | 44,643 |
| Other income | 6,988 | 7,790 |
| Recoveries of written off claims | 444 | 35 |
| Other | 6,543 | 7,754 |
| Ordinary expenses | 128,542 | 122,629 |
| Interest expenses | 8,561 | 8,190 |
| Interest on deposits | 3,793 | 2,635 |
| Interest on negotiable certificates of deposit | 61 | 150 |
| Interest on call money and bills sold | 199 | 201 |
| Interest on payables under repurchase agreements | 0 | |
| Interest on payables under securities lending transactions | 90 | 188 |
| Interest on borrowings and discounts | 142 | 196 |
| Other interest expenses | 4,273 | 4,816 |
| Fees and commissions payments | 5,575 | 5,824 |
| Other ordinary expenses | 34,620 | 33,189 |
| General and administrative expenses | 66,558 | 65,200 |
| Other expenses | 13,226 | 10,224 |
| Provision of allowance for loan losses | 6,803 | 299 |
| Other | 6,423 | 9,925 |
| Ordinary profit | 35,237 | 39,832 |
| Extraordinary income | 48 | 104 |
| Gain on disposal of noncurrent assets | 48 | 103 |
| Transfer from reserve for financial products transaction liabilities | 0 | 1 |
| Extraordinary loss | 363 | 687 |
| Loss on disposal of noncurrent assets | 208 | 156 |
| Impairment loss | 154 | 530 |
| Income before income taxes and minority interests | 34,923 | 39,249 |
| Income taxes-current | 10,221 | 12,465 |
| Income taxes-deferred | 4,186 | 2,251 |
| Total income taxes | 14,407 | 14,717 |
| Income before minority interests | 20,515 | 24,531 |
| Minority interests in income | 3,156 | 2,380 |
| Net income | 17,359 | 22,151 |

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

| | FY ended March31,2012 | FY ended March31,2013 |
|---|-----------------------|-----------------------|
| Income before minority interests | 20,515 | 24,531 |
| Other comprehensive income | 11,173 | 51,848 |
| Valuation difference on available-for-sale securities | 19,635 | 61,069 |
| Deferred gains or losses on hedges | (8,377) | (9,413) |
| Foreign currency translation adjustment | (84) | 192 |
| Comprehensive income | 31,689 | 76,380 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of the parent | 28,504 | 73,924 |
| Comprehensive income attributable to minority interests | 3,184 | 2,455 |

(3) [Consolidated Cash Flows]

(Millions of yen)

| | FY ended March31,2012 | FY ended March31,2012 |
|---|-----------------------|-----------------------|
| Net cash provided by (used in) operating activities | | |
| Income before income taxes and minority interests | 34,923 | 39,249 |
| Depreciation and amortization | 5,610 | 5,567 |
| Impairment loss | 154 | 530 |
| Increase (decrease) in allowance for loan losses | (678) | (10,278) |
| Increase (decrease) in allowance for investment loss | (103) | (229) |
| Increase (decrease) in provision for retirement benefits | 59 | (100) |
| Increase (decrease) in provision for reimbursement of deposits | 273 | 41 |
| Increase (decrease) in provision for contingent loss | 27 | 398 |
| Increase (decrease) in reserves under the special laws | 0 | (1) |
| Gain on fund management | (90,257) | (88,129) |
| Financing expenses | 8,561 | 8,190 |
| Loss (gain) related to securities | (3,032) | (4,861) |
| Loss (gain) on money held in trust | 106 | 1,716 |
| Foreign exchange losses (gains) | 4 | (33) |
| Loss (gain) on disposal of noncurrent assets | 159 | 53 |
| Net decrease (increase) in trading assets | 9,704 | (12,537) |
| Net increase (decrease) in trading liabilities | (35) | (1,398) |
| Net decrease (increase) in loans and bills discounted | (68,632) | (135,753) |
| Net increase (decrease) in deposit | 94,575 | 151,443 |
| Net increase (decrease) in negotiable certificates of deposit | 30,040 | 304,006 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 78,520 | 67,537 |
| Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan) | 5,933 | 9,678 |
| Net decrease (increase) in call loans | 2,188 | (14,352) |
| Net increase (decrease) in call money | 44,795 | (25,720) |
| Net increase (decrease) in payables under securities lending transactions | 15,846 | 52,792 |
| Net decrease (increase) in foreign exchanges-assets | 4,209 | 16,082 |
| Net increase (decrease) in foreign exchanges-liabilities | 820 | (41) |
| Net decrease (increase) in lease receivables and investment assets | 6,471 | 1,869 |
| Proceeds from fund management | 90,460 | 89,080 |
| Payments for finance | (10,178) | (9,273) |
| Other, net | (1,715) | (42,942) |
| Subtotal | 258,812 | 402,585 |
| Income taxes paid | (6,135) | (11,855) |
| Net cash provided by (used in) operating activities | 252,677 | 390,730 |
| Net cash provided by (used in) investing activities | | |
| Purchase of securities | (788,003) | (767,570) |
| Proceeds from sales of securities | 280,111 | 380,415 |
| Proceeds from redemption of securities | 216,858 | 233,586 |
| Increase in money held in trust | (25,854) | (33,884) |
| Decrease in money held in trust | 11,037 | 23,791 |
| Purchase of noncurrent assets | (5,214) | (6,266) |
| Proceeds from sales of noncurrent assets | 426 | 119 |
| Net cash provided by (used in) investing activities | (310,638) | (169,807) |
| Net cash provided by (used in) financing activities | | |
| Purchase of treasury stock | (50) | (2,014) |
| Proceeds from sales of treasury stock | 10 | 2 |
| Cash dividends paid | (4,088) | (3,815) |
| Cash dividends paid to minority shareholders | (21) | (18) |
| Net cash provided by (used in) financing activities | (4,149) | (5,845) |
| Effect of exchange rate change on cash and cash equivalents | (4) | 33 |
| Net increase (decrease) in cash and cash equivalents | (62,115) | 215,110 |
| Cash and cash equivalents at beginning of period | 183,416 | 121,301 |
| Cash and cash equivalents at end of period | 121,301 | 336,411 |

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

(Millions of yen)

| | As of March 31, 2012 | As of March 31, 2013 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 135,433 | 339,916 |
| Cash | 63,839 | 84,327 |
| Due from banks | 71,593 | 255,588 |
| Receivables under resale agreements | | 22,572 |
| Monetary claims bought | 54,624 | 46,405 |
| Trading assets | 26,498 | 38,992 |
| Trading account securities | 2,660 | 2,563 |
| Derivatives of trading securities | 13 | |
| Trading-related financial derivatives | 8,826 | 7,432 |
| Other trading assets | 14,998 | 28,996 |
| Money held in trust | 21,359 | 29,735 |
| Securities | 1,990,187 | 2,265,619 |
| Government bonds | 1,106,655 | 1,292,813 |
| Local government bonds | 85,803 | 86,036 |
| Corporate bonds | 267,648 | 249,919 |
| Stocks | 197,492 | 234,843 |
| Other securities | 332,586 | 402,006 |
| Loans and bills discounted | 4,234,157 | 4,369,912 |
| Bills discounted | 24,882 | 22,184 |
| Loans on bills | 241,204 | 238,551 |
| Loans on deeds | 3,268,180 | 3,423,018 |
| Overdrafts | 699,890 | 686,157 |
| Foreign exchanges | 39,028 | 22,945 |
| Due from foreign banks (our accounts) | 30,551 | 18,130 |
| Foreign bills bought | 6,331 | 3,094 |
| Foreign bills receivable | 2,145 | 1,720 |
| Other assets | 51,630 | 59,249 |
| Domestic exchange settlement account, debit | 321 | 420 |
| Prepaid expenses | 17,024 | 16,976 |
| Accrued income | 8,819 | 9,336 |
| Initial margins of futures markets | 53 | |
| Variation margins of futures markets | 13 | 6 |
| Derivatives other than for trading-assets | 9,928 | 10,217 |
| Cash collateral paid for financial instruments | 4,103 | 14,120 |
| Other | 15,470 | 8,172 |
| Tangible fixed assets | 30,033 | 29,422 |
| Buildings, net | 10,098 | 9,802 |
| Land | 15,265 | 14,733 |
| Lease assets, net | 1,316 | 1,889 |
| Construction in progress | 15 | 9 |
| Other tangible fixed assets | 3,337 | 2,987 |
| Intangible fixed assets | 4,740 | 4,307 |
| Software | 4,024 | 3,598 |
| Lease assets | 83 | 81 |
| Other intangible fixed assets | 633 | 626 |
| Customers' liabilities for acceptances and guarantees | 45,494 | 43,185 |
| Allowance for loan losses | (77,777) | (67,426) |
| Allowance for investment loss | (230) | |
| Total assets | 6,555,180 | 7,204,837 |

(Millions of yen)

| | As of March 31,2012 | As of March 31,2013 |
|--|---------------------|---------------------|
| Liabilities | | |
| Deposits | 5,670,019 | 5,823,367 |
| Current deposits | 200,441 | 213,610 |
| Ordinary deposits | 2,750,717 | 2,876,374 |
| Saving deposits | 64,645 | 63,016 |
| Deposits at notice | 10,357 | 18,266 |
| Time deposits | 2,495,641 | 2,479,565 |
| Installment savings | 35,335 | 34,855 |
| Other deposits | 112,880 | 137,679 |
| Negotiable certificates of deposit | 68,951 | 373,267 |
| Call money | 55,221 | 29,501 |
| Payables under securities lending transactions | 44,914 | 97,707 |
| Trading liabilities | 8,172 | 6,774 |
| Trading-related financial derivatives | 8,172 | 6,774 |
| Borrowed money | 85,307 | 152,370 |
| Borrowings from other banks | 85,307 | 152,370 |
| Foreign exchanges | 2,518 | 2,476 |
| Due to foreign banks (their accounts) | 0 | 1 |
| Due to foreign banks (our accounts) | 64 | 58 |
| Foreign bills sold | 850 | 879 |
| Foreign bills payable | 1,602 | 1,537 |
| Other liabilities | 89,267 | 93,755 |
| Domestic exchange settlement account, credit | 8 | 6 |
| Income taxes payable | 5,308 | 4,964 |
| Accrued expenses | 7,426 | 6,375 |
| Unearned revenue | 1,983 | 1,772 |
| Reserve for interest on installment savings | 12 | 9 |
| Variation margins of futures markets | | 1 |
| Derivatives other than for trading-liabilities | 18,953 | 34,686 |
| Lease obligations | 1,469 | 2,069 |
| Asset retirement obligations | 12 | 12 |
| Other | 54,092 | 43,858 |
| Provision for retirement benefits | 12,680 | 12,608 |
| Provision for reimbursement of deposits | 561 | 603 |
| Provision for contingent loss | 789 | 1,187 |
| Deferred tax liabilities | 9,380 | 39,822 |
| Acceptances and guarantees | 45,494 | 43,185 |
| Total liabilities | 6,093,280 | 6,676,629 |
| 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 | 334,633 |
| Legal retained earnings | 47,610 | 47,610 |
| Other retained earnings | 270,293 | 287,022 |
| Reserve for advanced depreciation of noncurrent assets | 877 | 860 |
| Reserve for special account for advanced depreciation of noncurrent assets | | 50 |
| General reserve | 244,600 | 257,600 |
| Retained earnings brought forward | 24,815 | 28,512 |
| Treasury stock | (5,199) | (7,209) |
| Total shareholders' equity | 394,556 | 409,276 |
| Valuation difference on available-for-sale securities | 73,115 | 134,058 |
| Deferred gains or losses on hedges | (5,916) | (15,330) |
| Total valuation and translation adjustments | 67,199 | 118,728 |
| Subscription rights to shares | 144 | 204 |
| Total net assets | 461,900 | 528,208 |
| Total liabilities and net assets | 6,555,180 | 7,204,837 |

(2) [Non-Consolidated Statements of Income]

(Millions of yen)

| | FY ended March31,2012 | FY ended March31,2013 |
|--|-----------------------|-----------------------|
| Ordinary income | 119,997 | 121,444 |
| Interest income | 89,929 | 87,707 |
| Interest on loans and discounts | 64,044 | 60,983 |
| Interest and dividends on securities | 24,636 | 25,955 |
| Interest on call loans | 49 | 27 |
| Interest on receivables under resale agreements | 0 | |
| Interest on deposits with banks | 129 | 42 |
| Other interest income | 1,069 | 698 |
| Trust fees | 3 | 3 |
| Fees and commissions | 16,467 | 17,022 |
| Fees and commissions on domestic and foreign exchanges | 5,505 | 5,372 |
| Other fees and commissions | 10,962 | 11,650 |
| Trading income | 465 | 242 |
| Gains on trading account securities transactions | 288 | 38 |
| Income from trading-related financial derivatives transactions | 137 | 170 |
| Other trading income | 38 | 32 |
| Other ordinary income | 6,222 | 8,718 |
| Gains on foreign exchange transactions | 910 | 539 |
| Gains on sales of bonds | 5,130 | 8,162 |
| Gains on redemption of bonds | 180 | 15 |
| Other | 0 | 0 |
| Other income | 6,908 | 7,751 |
| Reversal of allowance for loan losses | | 259 |
| Recoveries of written off claims | 424 | 24 |
| Gain on sales of stocks and other securities | 769 | 1,468 |
| Gain on money held in trust | 1,989 | 3,751 |
| Other | 3,723 | 2,246 |
| Ordinary expenses | 91,572 | 87,968 |
| Interest expenses | 8,448 | 8,099 |
| Interest on deposits | 3,811 | 2,643 |
| Interest on negotiable certificates of deposit | 61 | 150 |
| Interest on call money | 199 | 201 |
| Interest on payables under repurchase agreements | 0 | |
| Interest on payables under securities lending transactions | 90 | 188 |
| Interest on borrowings and rediscounts | 24 | 110 |
| Interest on interest swaps | 4,142 | 4,590 |
| Other interest expenses | 118 | 213 |
| Fees and commissions payments | 6,520 | 6,949 |
| Fees and commissions on domestic and foreign exchanges | 1,080 | 1,084 |
| Other fees and commissions | 5,439 | 5,864 |
| Other ordinary expenses | 1,180 | 2,741 |
| Loss on sales of bonds | 1,035 | 2,681 |
| Expenses on derivatives other than for trading or hedging | 145 | 60 |
| General and administrative expenses | 61,680 | 60,429 |
| Other expenses | 13,742 | 9,747 |
| Provision of allowance for loan losses | 7,450 | |
| Written-off of loans | 25 | 25 |
| Losses on sales of stocks and other securities | 1,627 | 837 |
| Losses on devaluation of stocks and other securities | 87 | 1,146 |
| Loss on money held in trust | 2,096 | 5,468 |
| Other | 2,455 | 2,269 |
| Ordinary profit | 28,424 | 33,476 |
| Extraordinary income | 48 | 103 |
| Gain on disposal of noncurrent assets | 48 | 103 |
| Extraordinary loss | 359 | 681 |
| Loss on disposal of noncurrent assets | 206 | 151 |
| Impairment loss | 153 | 530 |
| Income before income taxes | 28,113 | 32,897 |
| Income taxes-current | 8,583 | 9,496 |
| Income taxes-deferred | 2,785 | 2,854 |
| Total income taxes | 11,369 | 12,351 |
| Net income | 16,744 | 20,546 |