

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

(Millions of yen)

| | As of March 31, 2013 | As of March 31, 2014 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 346,224 | 478,425 |
| Call loans and bills bought | 22,572 | 23,088 |
| Monetary claims bought | 46,405 | 53,493 |
| Trading assets | 39,379 | 21,002 |
| Money held in trust | 29,735 | 63,909 |
| Securities | 2,274,684 | 2,379,140 |
| Loans and bills discounted | 4,316,284 | 4,393,259 |
| Foreign exchanges | 22,945 | 18,155 |
| Lease receivables and investment assets | 56,535 | 60,403 |
| Other assets | 89,111 | 61,608 |
| Property, plant and equipment | 35,431 | 38,026 |
| Buildings, net | 10,388 | 11,083 |
| Land | 15,096 | 14,945 |
| Lease assets, net | 59 | 159 |
| Construction in progress | 9 | 1,525 |
| Other tangible fixed assets | 9,877 | 10,313 |
| Intangible fixed assets | 4,817 | 5,169 |
| Software | 4,174 | 4,532 |
| Other intangible fixed assets | 642 | 637 |
| Net defined benefit asset | | 16,729 |
| Deferred tax assets | 3,422 | 3,182 |
| Customers' liabilities for acceptances and guarantees | 43,185 | 39,079 |
| Allowance for loan losses | (75,755) | (66,935) |
| Allowance for investment loss | (0) | (3) |
| Total assets | 7,254,978 | 7,587,735 |
| Liabilities | | |
| Deposits | 5,808,637 | 5,986,880 |
| Negotiable certificates of deposit | 372,257 | 528,951 |
| Call money and bills sold | 29,501 | 19,215 |
| Payables under securities lending transactions | 97,707 | 125,270 |
| Trading liabilities | 6,774 | 6,431 |
| Borrowed money | 161,496 | 121,626 |
| Foreign exchanges | 2,476 | 1,063 |
| Other liabilities | 112,995 | 101,534 |
| Provision for retirement benefits | 14,920 | |
| Net defined benefit liability | | 14,927 |
| Provision for reimbursement of deposits | 603 | 700 |
| Provision for contingent loss | 1,187 | 1,269 |
| Reserves under special laws | 7 | 9 |
| Deferred tax liabilities | 39,989 | 46,722 |
| Acceptances and guarantees | 43,185 | 39,079 |
| Total liabilities | 6,691,740 | 6,993,682 |
| Net assets | | |
| Capital stock | 52,243 | 52,243 |
| Capital surplus | 29,674 | 29,674 |
| Retained earnings | 346,651 | 367,343 |
| Treasury stock | (7,209) | (7,179) |
| Total shareholders' equity | 421,358 | 442,081 |
| Valuation difference on available-for-sale securities | 134,197 | 137,540 |
| Deferred gains or losses on hedges | (15,330) | (10,343) |
| Foreign currency translation adjustment | (824) | (413) |
| Remeasurements of defined benefit plans | | (1,693) |
| Total accumulated other comprehensive income | 118,042 | 125,090 |
| Subscription rights to shares | 204 | 233 |
| Minority interests | 23,632 | 26,646 |
| Total net assets | 563,238 | 594,052 |
| Total liabilities and net assets | 7,254,978 | 7,587,735 |

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

[Consolidated Statements of Income]

(Millions of yen)

| | FY ended March31,2013 | FY ended March31,2014 |
|--|-----------------------|-----------------------|
| Ordinary income | 162,462 | 169,297 |
| Interest income | 88,129 | 89,756 |
| Interest on loans and discounts | 61,140 | 57,793 |
| Interest and dividends on securities | 26,151 | 31,099 |
| Interest on call loans and bills bought | 27 | 84 |
| Interest on deposits with banks | 44 | 182 |
| Other interest income | 766 | 596 |
| Trust fees | 3 | 3 |
| Fees and commissions | 20,680 | 21,610 |
| Trading income | 1,215 | 1,715 |
| Other ordinary income | 44,643 | 47,553 |
| Other income | 7,790 | 8,658 |
| Recoveries of written off claims | 35 | 26 |
| Other | 7,754 | 8,631 |
| Ordinary expenses | 122,629 | 122,922 |
| Interest expenses | 8,190 | 8,974 |
| Interest on deposits | 2,635 | 2,334 |
| Interest on negotiable certificates of deposit | 150 | 452 |
| Interest on call money and bills sold | 201 | 89 |
| Interest on payables under securities lending transactions | 188 | 197 |
| Interest on borrowings and rediscounts | 196 | 211 |
| Other interest expenses | 4,816 | 5,688 |
| Fees and commissions payments | 5,824 | 6,057 |
| Other ordinary expenses | 33,189 | 35,869 |
| General and administrative expenses | 65,200 | 63,603 |
| Other expenses | 10,224 | 8,417 |
| Provision of allowance for loan losses | 299 | 871 |
| Other | 9,925 | 7,545 |
| Ordinary profit | 39,832 | 46,375 |
| Extraordinary income | 104 | 73 |
| Gain on disposal of non-current assets | 103 | 73 |
| Transfer from reserve for financial products transaction liabilities | 1 | |
| Extraordinary losses | 687 | 399 |
| Loss on disposal of noncurrent assets | 156 | 201 |
| Impairment loss | 530 | 195 |
| Transfer to reserve for financial products transaction liabilities | | 2 |
| Income before income taxes and minority interests | 39,249 | 46,049 |
| Income taxes-current | 12,465 | 13,457 |
| Income taxes-deferred | 2,251 | 3,626 |
| Total income taxes | 14,717 | 17,083 |
| Income before minority interests | 24,531 | 28,966 |
| Minority interests in income | 2,380 | 2,446 |
| Net income | 22,151 | 26,519 |

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

| | FY ended March31,2013 | FY ended March31,2014 |
|---|-----------------------|-----------------------|
| Income before minority interests | 24,531 | 28,966 |
| Other comprehensive income | 51,848 | 9,138 |
| Valuation difference on available-for-sale securities | 61,069 | 3,740 |
| Deferred gains or losses on hedges | (9,413) | 4,986 |
| Foreign currency translation adjustment | 192 | 411 |
| Comprehensive income | 76,380 | 38,104 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of the parent | 73,924 | 35,260 |
| Comprehensive income attributable to minority interests | 2,455 | 2,844 |

(3) [Consolidated Cash Flows]

(Millions of yen)

| | FY ended March31,2013 | FY ended March31,2014 |
|---|-----------------------|-----------------------|
| Cash flows from operating activities | | |
| Income before income taxes and minority interests | 39,249 | 46,049 |
| Depreciation | 5,567 | 5,556 |
| Impairment loss | 530 | 195 |
| Increase (decrease) in allowance for loan losses | (10,278) | (8,823) |
| Increase (decrease) in allowance for investment loss | (229) | 2 |
| Increase (decrease) in provision for retirement benefits | (100) | (14,920) |
| Increase (decrease) in net defined benefit asset | | (16,729) |
| Increase (decrease) in net defined benefit liability | | 14,927 |
| Increase (decrease) in provision for reimbursement of deposits | 41 | 96 |
| Increase (decrease) in provision for contingent loss | 398 | 82 |
| Increase (decrease) in reserves under special laws | (1) | 2 |
| Gain on fund management | (88,129) | (89,756) |
| Financing expenses | 8,190 | 8,974 |
| Loss (gain) related to securities | (4,861) | (6,601) |
| Loss (gain) on money held in trust | 1,716 | 259 |
| Foreign exchange losses (gains) | (33) | (26) |
| Loss (gain) on disposal of non-current assets | 53 | 127 |
| Net decrease (increase) in trading assets | (12,537) | 18,377 |
| Net increase (decrease) in trading liabilities | (1,398) | (343) |
| Net decrease (increase) in loans and bills discounted | (135,753) | (76,967) |
| Net increase (decrease) in deposit | 151,443 | 178,242 |
| Net increase (decrease) in negotiable certificates of deposit | 304,006 | 156,693 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 67,537 | (40,598) |
| Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan) | 9,678 | (10,084) |
| Net decrease (increase) in call loans | (14,352) | (7,604) |
| Net increase (decrease) in call money | (25,720) | (10,285) |
| Net increase (decrease) in payables under securities lending transactions | 52,792 | 27,563 |
| Net decrease (increase) in foreign exchanges - assets | 16,082 | 4,790 |
| Net increase (decrease) in foreign exchanges - liabilities | (41) | (1,413) |
| Net decrease (increase) in lease receivables and investment assets | 1,869 | (3,868) |
| Proceeds from fund management | 89,080 | 90,827 |
| Payments for finance | (9,273) | (9,283) |
| Other, net | (42,942) | (10,826) |
| Subtotal | 402,585 | 244,635 |
| Income taxes paid | (11,855) | (12,633) |
| Net cash provided by (used in) operating activities | 390,730 | 232,002 |
| Cash flows from investing activities | | |
| Purchase of securities | (767,570) | (806,170) |
| Proceeds from sales of securities | 380,415 | 618,133 |
| Proceeds from redemption of securities | 233,586 | 127,100 |
| Increase in money held in trust | (33,884) | (57,875) |
| Decrease in money held in trust | 23,791 | 23,441 |
| Purchase of non-current assets | (6,266) | (10,054) |
| Proceeds from sales of non-current assets | 119 | 1,358 |
| Net cash provided by (used in) investing activities | (169,807) | (104,065) |
| Cash flows from financing activities | | |
| Purchase of treasury shares | (2,014) | (21) |
| Proceeds from sales of treasury shares | 2 | 1 |
| Cash dividends paid | (3,815) | (5,821) |
| Cash dividends paid to minority shareholders | (18) | (18) |
| Net cash provided by (used in) financing activities | (5,845) | (5,859) |
| Effect of exchange rate change on cash and cash equivalents | 33 | 26 |
| Net increase (decrease) in cash and cash equivalents | 215,110 | 122,103 |
| Cash and cash equivalents at beginning of period | 121,301 | 336,411 |
| Cash and cash equivalents at end of period | 336,411 | 458,514 |

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

(Millions of yen)

| | As of March 31, 2013 | As of March 31, 2014 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 339,916 | 469,618 |
| Cash | 84,327 | 117,172 |
| Due from banks | 255,588 | 352,446 |
| Call loans | 22,572 | 23,088 |
| Monetary claims bought | 46,405 | 53,493 |
| Trading assets | 38,992 | 21,002 |
| Trading account securities | 2,563 | 2,963 |
| Trading-related financial derivatives | 7,432 | 7,041 |
| Other trading assets | 28,996 | 10,997 |
| Money held in trust | 29,735 | 63,909 |
| Securities | 2,265,619 | 2,374,238 |
| Government bonds | 1,292,813 | 1,263,118 |
| Local government bonds | 86,036 | 89,604 |
| Corporate bonds | 249,919 | 266,764 |
| Stocks | 234,843 | 260,195 |
| Other securities | 402,006 | 494,555 |
| Loans and bills discounted | 4,369,912 | 4,442,450 |
| Bills discounted | 22,184 | 17,929 |
| Loans on bills | 238,551 | 213,735 |
| Loans on deeds | 3,423,018 | 3,536,529 |
| Overdrafts | 686,157 | 674,256 |
| Foreign exchanges | 22,945 | 18,155 |
| Due from foreign banks (our accounts) | 18,130 | 15,357 |
| Foreign bills bought | 3,094 | 2,402 |
| Foreign bills receivable | 1,720 | 394 |
| Other assets | 42,484 | 32,795 |
| Domestic exchange settlement account, debit | 420 | 43 |
| Prepaid expenses | 211 | 253 |
| Accrued income | 9,336 | 8,963 |
| Initial margins of futures markets | | 0 |
| Variation margins of futures markets | 6 | 10 |
| Derivatives other than for trading - assets | 10,217 | 4,249 |
| Cash collateral paid for financial instruments | 14,120 | 12,174 |
| Other | 8,172 | 7,099 |
| Property, plant and equipment | 29,422 | 31,717 |
| Buildings, net | 9,802 | 10,480 |
| Land | 14,733 | 14,582 |
| Leased assets, net | 1,889 | 1,813 |
| Construction in progress | 9 | 1,525 |
| Other tangible fixed assets | 2,987 | 3,315 |
| Intangible assets | 4,307 | 4,739 |
| Software | 3,598 | 4,046 |
| Leased assets | 81 | 71 |
| Other intangible fixed assets | 626 | 622 |
| Prepaid pension cost | 16,765 | 18,586 |
| Customers' liabilities for acceptances and guarantees | 43,185 | 39,079 |
| Allowance for loan losses | (67,426) | (58,481) |
| Total assets | 7,204,837 | 7,534,393 |

(Millions of yen)

| | As of March 31,2013 | As of March 31,2014 |
|---|---------------------|---------------------|
| Liabilities | | |
| Deposits | 5,823,367 | 6,001,342 |
| Current deposits | 213,610 | 202,766 |
| Ordinary deposits | 2,876,374 | 3,027,651 |
| Saving deposits | 63,016 | 61,027 |
| Deposits at notice | 18,266 | 25,001 |
| Time deposits | 2,479,565 | 2,458,486 |
| Installment savings | 34,855 | 34,395 |
| Other deposits | 137,679 | 192,014 |
| Negotiable certificates of deposit | 373,267 | 529,961 |
| Call money | 29,501 | 19,215 |
| Payables under securities lending transactions | 97,707 | 125,270 |
| Trading liabilities | 6,774 | 6,431 |
| Trading-related financial derivatives | 6,774 | 6,431 |
| Borrowed money | 152,370 | 113,340 |
| Borrowings from other banks | 152,370 | 113,340 |
| Foreign exchanges | 2,476 | 1,063 |
| Due to foreign banks (their accounts) | 1 | 0 |
| Due to foreign banks (our accounts) | 58 | 98 |
| Foreign bills sold | 879 | 567 |
| Foreign bills payable | 1,537 | 397 |
| Other liabilities | 93,755 | 81,279 |
| Domestic exchange settlement account, credit | 6 | 6 |
| Income taxes payable | 4,964 | 6,785 |
| Accrued expenses | 6,375 | 6,016 |
| Unearned revenue | 1,772 | 1,894 |
| Reserve for interest on installment savings | 9 | 5 |
| Variation margins of futures markets | 1 | |
| Derivatives other than for trading - liabilities | 34,686 | 21,163 |
| Cash collateral received for financial instruments | | 267 |
| Lease obligations | 2,069 | 1,978 |
| Asset retirement obligations | 12 | 12 |
| Other | 43,858 | 43,148 |
| Provision for retirement benefits | 12,608 | 12,678 |
| Provision for reimbursement of deposits | 603 | 700 |
| Provision for contingent loss | 1,187 | 1,269 |
| Deferred tax liabilities | 39,822 | 47,354 |
| Acceptances and guarantees | 43,185 | 39,079 |
| Total liabilities | 6,676,629 | 6,978,987 |
| 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 | 353,519 |
| Legal retained earnings | 47,610 | 47,610 |
| Other retained earnings | 287,022 | 305,909 |
| Reserve for advanced depreciation of non-current assets | 860 | 911 |
| Reserve for special account for advanced depreciation of non-current assets | 50 | |
| General reserve | 257,600 | 273,600 |
| Retained earnings brought forward | 28,512 | 31,397 |
| Treasury shares | (7,209) | (7,179) |
| Total shareholders' equity | 409,276 | 428,192 |
| Valuation difference on available-for-sale securities | 134,058 | 137,322 |
| Deferred gains or losses on hedges | (15,330) | (10,343) |
| Total valuation and translation adjustments | 118,728 | 126,979 |
| Subscription rights to shares | 204 | 233 |
| Total net assets | 528,208 | 555,405 |
| Total liabilities and net assets | 7,204,837 | 7,534,393 |

(2) [Non-Consolidated Statements of Income]

(Millions of yen)

| | FY ended March31,2013 | FY ended March31,2014 |
|--|-----------------------|-----------------------|
| Ordinary income | 121,444 | 130,112 |
| Interest income | 87,707 | 89,457 |
| Interest on loans and discounts | 60,983 | 57,649 |
| Interest and dividends on securities | 25,955 | 30,993 |
| Interest on call loans | 27 | 84 |
| Interest on deposits with banks | 42 | 174 |
| Other interest income | 698 | 553 |
| Trust fees | 3 | 3 |
| Fees and commissions | 17,022 | 17,824 |
| Fees and commissions on domestic and foreign exchanges | 5,372 | 5,345 |
| Other fees and commissions | 11,650 | 12,478 |
| Trading income | 242 | 226 |
| Gains on trading account securities transactions | 38 | 57 |
| Income from trading-related financial derivatives transactions | 170 | 150 |
| Other trading income | 32 | 18 |
| Other ordinary income | 8,718 | 13,904 |
| Gains on foreign exchange transactions | 539 | 497 |
| Gains on sales of bonds | 8,162 | 12,845 |
| Gains on redemption of bonds | 15 | 552 |
| Other | 0 | 9 |
| Other income | 7,751 | 8,696 |
| Reversal of allowance for loan losses | 259 | |
| Recoveries of written off claims | 24 | 8 |
| Gain on sales of stocks and other securities | 1,468 | 2,263 |
| Gain on money held in trust | 3,751 | 3,685 |
| Other | 2,246 | 2,738 |
| Ordinary expenses | 87,968 | 89,630 |
| Interest expenses | 8,099 | 8,864 |
| Interest on deposits | 2,643 | 2,339 |
| Interest on negotiable certificates of deposit | 150 | 452 |
| Interest on call money | 201 | 89 |
| Interest on payables under securities lending transactions | 188 | 197 |
| Interest on borrowings and rediscounts | 110 | 104 |
| Interest on interest swaps | 4,590 | 5,289 |
| Other interest expenses | 213 | 390 |
| Fees and commissions payments | 6,949 | 7,451 |
| Fees and commissions on domestic and foreign exchanges | 1,084 | 1,062 |
| Other fees and commissions | 5,864 | 6,388 |
| Other ordinary expenses | 2,741 | 7,008 |
| Loss on sales of bonds | 2,681 | 6,991 |
| Expenses on derivatives other than for trading or hedging | 60 | 17 |
| General and administrative expenses | 60,429 | 58,787 |
| Other expenses | 9,747 | 7,519 |
| Provision of allowance for loan losses | | 112 |
| Written-off of loans | 25 | 91 |
| Losses on sales of stocks and other securities | 837 | 286 |
| Losses on devaluation of stocks and other securities | 1,146 | 164 |
| Loss on money held in trust | 5,468 | 3,945 |
| Other | 2,269 | 2,918 |
| Ordinary profit | 33,476 | 40,481 |
| Extraordinary income | 103 | 73 |
| Gain on disposal of non-current assets | 103 | 73 |
| Extraordinary losses | 681 | 384 |
| Loss on disposal of non-current assets | 151 | 190 |
| Impairment loss | 530 | 194 |
| Income before income taxes | 32,897 | 40,170 |
| Income taxes - current | 9,496 | 11,875 |
| Income taxes - deferred | 2,854 | 3,581 |
| Total income taxes | 12,351 | 15,457 |
| Net income | 20,546 | 24,713 |