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

(Millions of yen)

	Ţ	(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
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(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 61,140 57,793 Interest on loans and discounts 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 1,715 1,215 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 122,922 122,629 Interest expenses 8,190 8,974 Interest on deposits 2,635 2,334 Interest on negotiable certificates of deposit 452 150 Interest on call money and bills sold 201 89 Interest on payables under securities lending transactions 188 197 211 Interest on borrowings and rediscounts 196 Other interest expenses 4,816 5,688 Fees and commissions payments 5,824 6,057 Other ordinary expenses 33,189 35,869 65,200 General and administrative expenses 63,603 8,417 10,224 Other expenses Provision of allowance for loan losses 299 871 9,925 7,545 Other Ordinary profit 39,832 46,375 Extraordinary income 104 73 Gain on disposal of non-current assets 73 103 Transfer from reserve for financial products transaction liabilities 1 Extraordinary losses 687 399 Loss on disposal of noncurrent assets 201 156 Impairment loss 530 195 Transfer to reserve for financial products transaction liabilities 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 14,717 Total income taxes 17,083 Income before minority interests 24,531 28.966 Minority interests in income 2,380 2,446 Net income 26,519 22,151

[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 ven)

(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	000,100	202,002
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)	
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	(109,007)	(104,000)
Purchase of treasury shares	(2,014)	(21)
Proceeds from sales of treasury shares	(2,014)	(21)
	(2.915)	(5.921)
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]

(1) [Non-Consolidated Balance Sneets]		(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

Deposits 5,823,367 6,001,342 Current deposits 213,610 202,766 Ordinary deposits 6,3016 6,207 Deposits at notice 18,266 25,001 Time deposits 2,479,565 2,548,486 Installment savings 34,855 34,395 Other deposits 137,679 192,014 Negotiable certificates of deposit 373,267 529,961 Call money 29,501 19,155 Payables under securities lending transactions 97,707 125,270 Trading liabilities 6,774 6,431 Trading-related financial derivatives 6,774 6,431 Trading liabilities 152,370 113,340 Borrowed money 152,370 113,340 Borrowed money 152,370 113,340 Foreign bills sold 879 567			(Millions of yen)
Deposits 5,823,367 6,001,342 Current deposits 213,610 202,766 Ordinary deposits 6,3016 6,207 Deposits at notice 18,266 25,001 Time deposits 2,479,565 2,548,486 Installment savings 34,855 34,395 Other deposits 137,679 192,014 Negotiable certificates of deposit 373,267 529,961 Call money 29,501 19,155 Payables under securities lending transactions 97,707 125,270 Trading liabilities 6,774 6,431 Trading-related financial derivatives 6,774 6,431 Trading liabilities 152,370 113,340 Borrowed money 152,370 113,340 Borrowed money 152,370 113,340 Foreign bills sold 879 567		As of March 31,2013	As of March 31,2014
Current deposits 213,610 202,766 Ordinary deposits 8,2876,374 3,027,661 Saving deposits 63,016 61,027 Deposits at notice 13,266 2,50,11 Installment savings 34,855 2,459,665 2,459,466 Cherry of deposits 137,679 192,014 Negotiable certificates of deposit 373,267 529,961 Call money 29,501 19,215 Payables under securities lending transactions 97,707 152,270 Trading related financial derivatives 6,774 6,431 Borrowed money 152,370 113,340 Borrowing from other banks 152,370 113,340 Foreign exchanges 2,476 1,063 Due to foreign banks (fuer accounts) 5 4,76 Foreign bills sold 1,537 397 Foreign bills sold 1,537 397 <td>Liabilities</td> <td></td> <td></td>	Liabilities		
Ordinary deposits 2,876,374 3,027,651 Saving deposits 63,016 16,027 Deposits at notice 18,266 25,001 Time deposits 2,479,565 2,548,486 Installment savings 34,855 34,395 Other deposits 137,679 192,014 Negotiable certificates of deposit 373,267 529,961 Call morey 29,501 19,215 Payables under securities lending transactions 97,707 125,270 Trading liabilities 6,774 6,431 Borrowed money 152,370 113,340 Borrowings from other banks 152,370 113,340 Borrowing from other banks 152,370 113,340 Borrowing from other banks (their accounts) 1 0 Due to foreign banks (our accounts) 8 8 Foreign bills sold 87 <td< td=""><td></td><td></td><td></td></td<>			
Saving deposits 63,016 61,027 Deposits at notice 18,266 25,001 Time deposits 2,479,565 2,488,486 Installment savings 34,885 343,855 Other deposits 37,679 192,014 Regitable cartificates of deposit 37,7679 192,014 Call money 29,501 19,215 Payables under securities lending transactions 9,707 152,570 Trading related financial derivatives 6,774 6,431 Borrowing Strom other banks 152,370 113,340 Borrowing Strom other banks 152,370 113,340 Foreign exchanges 2,476 1,083 Due to foreign banks (their accounts) 5 5 Foreign bills sold 879 567 Foreign bills sold 879 567 Foreign bills sold 879 567 Foreign bills payable 1,537 397 Other liabilities 9,375 81,279 Domestic exchange settlement account, credit 6 6			
Deposits at notice 18,266 25,001 Time deposits 2,479,565 2,488,486 Installment savings 34,855 34,395 Negotiable certificates of deposit 373,267 529,961 Call money 29,501 19,215 Payables under securities lending transactions 37,707 125,270 Trading liabilities 6,774 6,431 Trading related financial derivatives 6,774 6,431 Borrowings from other banks 152,370 113,340 Foreign exchanges 2,476 1,063 Due to foreign banks (their accounts) 58 98 Foreign bilks sold 879 557 Foreign bilks sold 879 557 Foreign bilks 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 Lease obligations 2,069 1,172			
Time deposits 2,479,565 2,488,486 Installment savings 34,855 34,385 54,385 Cher deposits 373,267 529,91 Call money 29,501 192,15 Payables under securities lending transactions 37,707 125,270 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 Borrowings from other banks 152,370 113,340 Due to foreign banks (our 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 6 Income taxes payable 4,964 6,785 6,016 Accrude dexpenses 6,375 6,016 1 Variatio		63,016	61,027
Installment savings 34,855 34,395 Other deposits 137,679 192,041 Negotiable certificates of deposit 373,267 529,961 Call money 29,501 19,215 Payables under securities lending transactions 37,707 125,270 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 1,633 Due to foreign banks (their accounts) 58 8 Due to foreign banks (ur accounts) 58 8 Other idabilities 93,755 81,279 Foreign bills sold 879 567 Foreign bills payable 1,537 39,7 Other idabilities 93,755 81,279 Demestic exchange settlement account, credit 6 6 Income taxes payable 4,964 6,785 Accrued expenses 6,375 6,176 <t< td=""><td></td><td>18,266</td><td></td></t<>		18,266	
Other deposits 137,679 192,014 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 Borreign 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 6 Income taxes payable 4,964 6,785 81,279 Obmestic exchange settlement account, credit 6 6 6 Income taxes payable 4,964 6,785 6,016 Accrude expenses 6,375 6,016 6 <t< td=""><td>Time deposits</td><td>2,479,565</td><td></td></t<>	Time deposits	2,479,565	
Negotiable certificates of deposit 373,267 529,961 19,215 Payables under securities lending transactions 97,707 125,270 Trading liabilities 6,774 6,431 Trading liabilities 6,774 6,431 Borrowing From other banks 152,370 113,340 Borrowing 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 sold 879 567 Foreign bills payable 1,537 397 Other liabilities 93,755 812,279 Domestic exchange settlement account, credit 6 6 Income taxes payable 9,375 6,06 Learender evenue 9,375 6,175 Reserve for interest on installment savings 9 5 Variation margins of futures markets 1 1 Cash collateral received for financial instr		34,855	34,395
Call money 29,501 19,215 Payables under securities lending transactions 97,707 125,270 Trading liabilities 6,774 6,431 Borrowed money 152,370 113,340 Borrowings from other banks 152,370 113,340 Borrowings from other banks 152,370 113,340 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 Chrouge trevenue 1,772 1,894 Reserve for interest on installment savings 9 5 Reserve for interest on installment savings 3,886 21,153 Reserve for interest on installment savings 3,886 21,163 Lease obligations 1			192,014
Payables under securities lending transactions		373,267	529,961
Trading liabilities 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 6 Income taxes payable 4,964 6,785 6,715 Accrued expenses 6,375 6,016 6 Income taxes payable 4,964 6,785 6,785 Accrued expenses 6,375 6,016 6 Income taxes payable 4,964 6,785 6,016 Accrued expenses 6,375 6,016 6 Income taxes payable 4,964 6,785 6,016 Accrued expenses 1 1 1 </td <td></td> <td>29,501</td> <td>19,215</td>		29,501	19,215
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 (cur accounts) 1 0 Due to foreign banks (cur accounts) 58 98 Foreign bills sold 879 567 Foreign bills payable 1,537 397 Other liabilities 33,755 81,279 Domestic exchange settlement account, credit 6 6 6 Income taxes payable 4,964 6,785 6,785 Accrued expenses 6,375 6,016 0,6785 Accrued expenses 6,375 6,016 0,6785 Accrued expenses 6,375 6,016 0,6785 Accrued expenses 6,375 6,016 0,785 Variation margins of futures markets 1 1 Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments <t< td=""><td></td><td>97,707</td><td>125,270</td></t<>		97,707	125,270
Borrowind 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 6 Income taxes payable 4,964 6,785 Accrued expenses 6,375 6,016 Incerned revenue 1,772 1,894 Reserve for interest on installment savings 9 5 Variation margins of futures markets 1 1 1 Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,978 Asset retirement obligations 2,069 1,978 Asset retirement obligations 2,069 1,978 Asset retirement obligations <td< td=""><td>Trading liabilities</td><td>6,774</td><td>6,431</td></td<>	Trading liabilities	6,774	6,431
Borrowings from other banks	Trading-related financial derivatives	6,774	6,431
Foreign exchanges 2,476 1,063 1 0 0 1 0 0 1 0 0 0			113,340
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 3937 Other liabilities 93,755 81,279 Domestic exchange settlement account, credit 6 6 6 Income taxes payable 4,964 6,785 6,016 Accrued expenses 6,375 6,016 0.016 Unearned revenue 1,772 1,894 Reserve for interest on installment savings 9 5 Variation margins of futures markets 1 1 Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,978 Asset retirement obligations 12 12 12 Cher 43,858 43,148 1,187 1,269 Provision for retirement benefits 12,608 12,678 1,187 1,269 Provision for retirement benefits 39,802 43,148		152,370	113,340
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 6 Income taxes payable 4,964 6,785 6,016 Unearned revenue 1,772 1,894 Reserve for interest on installment savings 9 5 Variation margins of futures markets 1 1 Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,778 Lease obligations 2,069 1,978 Asset retirement obligations 12 12 Other 43,858 43,148 Provision for retirement benefits 1603 700 Provision for contingent loss 1,187 1,269 Deferred tax liabilities 6,676,629 6,978,97 Net assets 52,243 52,243 Capital surplus		2,476	1,063
Foreign bills sold		1	0
Foreign bills payable	Due to foreign banks (our accounts)	58	98
Other lizabilities 93,755 81,279 Domestic exchange settlement account, credit 6 6 6 785 Income taxes payable 4,964 6,785 6,016 6 6,66 6,616 6 6,616 6,016 6 6,616 6,016 6 6,616 6,016 6 6,616 6,016 6 6,616 6,016 6,016 6 6,616 6,02 2,069 1,163 6,016 2,069 1,163 6,016 2,069 1,163 6,016 2,069 1,163 6,01 2,069 1,163 6,01 2,069 1,163 6,01 2,069 1,163 6,01 6,07 6,029 1,163 6,01	Foreign bills sold	879	567
Domestic exchange settlement account, credit 6 1ncome taxes payable 4,964 6,785 6,016 1ncome taxes payable 4,964 6,785 6,016 1ncome taxes payable 1,772 1,884 1,772 1,894 1,978 1,97		1,537	
Income taxes payable	Other liabilities	93,755	81,279
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 1 Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,978 Lease obligations 12 12 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 quarantees 43,185 39,079 Net assets 5 6,676,629 6,978,987 Net assets 29,609 29,609 29,609 Capital surplus 29,609 29,609 29,609 Legal retained earnings 47,610 47,610 Ot	Domestic exchange settlement account, credit	6	6
Unearned revenue	Income taxes payable	4,964	6,785
Reserve for interest on installment savings 9 5 Variation margins of futures markets 1 1 Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,978 Lease obligations 1,2 12 12 Other 43,858 43,148 43,858 43,148 Provision for retirement benefits 12,608 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 quarantees 43,185 39,079 Total liabilities 6,676,629 6,978,987 Net assets 52,243 52,243 Capital surplus 29,609 29,609 Legal 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 ass	Accrued expenses	6,375	6,016
Variation margins of futures markets 1 Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,978 Lease obligations 2,069 1,978 Asset retirement obligations 12 12 Other 43,858 43,148 Provision for reimbursement of deposits 603 700 Provision for contingent loss 1,187 1,269 Deferred tax liabilities 39,822 47,354 Acceptances and quarantees 43,185 39,079 Total liabilities 6,676,629 6,978,987 Net assets 8 6,676,629 6,978,987 Net assets 22,43 52,243 52,243 52,243 Capital struck 29,609 29,609 <t< td=""><td>Unearned revenue</td><td>1,772</td><td>1,894</td></t<>	Unearned revenue	1,772	1,894
Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,978 Lease obligations 1,2 12 12 Asset retirement obligations 12 12 12 Other 43,858 43,148 12,608 12,678 Provision for retirement benefits 603 700 700 Provision for contingent loss 1,187 1,269 1,269 Deferred tax liabilities 39,822 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 47,669 6,978,997 78,243 52,609 29,609 29,609 29,609 <td>Reserve for interest on installment savings</td> <td>9</td> <td>5</td>	Reserve for interest on installment savings	9	5
Derivatives other than for trading - liabilities 34,686 21,163 Cash collateral received for financial instruments 2,069 1,978 Lease obligations 1,2 12 12 Asset retirement obligations 12 12 12 Other 43,858 43,148 12,608 12,678 Provision for retirement benefits 603 700 700 Provision for contingent loss 1,187 1,269 1,269 Deferred tax liabilities 39,822 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 44,269 47,354 47,669 6,978,997 78,243 52,609 29,609 29,609 29,609 <td>Variation margins of futures markets</td> <td>1</td> <td></td>	Variation margins of futures markets	1	
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 quarantees 43,185 39,079 Total liabilities 6,676,629 6,978,987 Net assets 52,243 52,243 Capital stock 52,243 52,243 Capital surplus 29,609 29,609 Legal capital surplus 29,609 29,609 Legal retained earnings 34,633 353,519 Retained earnings 47,610 47,610 Other retained earnings 287,022 305,909 Reserve for special account for advanced depreciation of non-current assets 860 911 Reserve for special account for advanced depreciation of non-current assets 50 273,600 Retained earnings bro	Derivatives other than for trading - liabilities	34,686	21,163
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 52,243 52,243 Capital stock 52,243 52,243 Capital surplus 29,609 29,609 Legal capital surplus 29,609 29,609 Legal retained earnings 334,633 353,519 Legal retained earnings 47,610 47,610 Other retained earnings 287,022 305,909 Reserve for special account for advanced depreciation of non-current assets 860 911 Reserve for special account for advanced depreciation of non-current assets 50 27,600 Retained earnings brought forward 28,512 31,397 Treasury shares (7,209) (7,179) T			267
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 quarantees 43,185 39,079 Total liabilities 6,676,629 6,978,987 Net assets 52,243 52,243 Capital sturplus 29,609 29,609 Legal capital surplus 29,609 29,609 Legal retained earnings 334,633 353,519 Legal retained earnings 47,610 47,610 Other retained earnings 47,610 47,610 Other retained earnings 860 911 Reserve for advanced depreciation of non-current assets 860 911 Reserve for special account for advanced depreciation of non-current assets 50 273,600 General reserve 257,600 273,600 273,600 Retained earnings brought forward 28,512 31,397	Lease obligations	2,069	1,978
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 quarantees 43,185 39,079 Total liabilities 6,676,629 6,978,987 Net assets 52,243 52,243 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 50 273,600 General reserve 257,600 273,600 273,600 Retained earnings brought forward 28,512 31,397 Total shareholders' equity 409,276 428,192 <td>Asset retirement obligations</td> <td>12</td> <td>12</td>	Asset retirement obligations	12	12
Provision for reimbursement of deposits 603 700 Provision for contingent loss 1,187 1,269 Deferred tax liabilities 39,822 47,354 Acceptances and quarantees 43,185 39,079 Total liabilities 6,676,629 6,978,987 Net assets 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 50 273,600 General reserve 257,600 273,600 273,600 Retained earnings brought forward 28,512 31,397 Total shareholders' equity 409,276 428,192 Valuation difference on available-for-sale securities 134,058 137,322 Deferred gains or losses on hedges (43,858	43,148
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 8 8 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 50 273,600 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) <t< td=""><td>Provision for retirement benefits</td><td>12,608</td><td>12,678</td></t<>	Provision for retirement benefits	12,608	12,678
Deferred tax liabilities 39,822 Acceptances and guarantees 47,354 Ag,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 Legal capital surplus 334,633 353,519 Legal 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 50 273,600 General reserve 257,600 273,600 273,600 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) <td>Provision for reimbursement of deposits</td> <td></td> <td>700</td>	Provision for reimbursement of deposits		700
Acceptances and guarantees 43,185 39,079 Total liabilities 6,676,629 6,978,987 Net assets 8 52,243 52,243 Capital stock 29,609 29,609 29,609 Legal capital surplus 29,609 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 50 273,600 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		1,187	1,269
Total liabilities 6,676,629 6,978,987 Net assets 52,243 52,243 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 50 273,600 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 <td>Deferred tax liabilities</td> <td>39,822</td> <td>47,354</td>	Deferred tax liabilities	39,822	47,354
Net assets Capital stock 52,243 52,243 Capital surplus 29,609 29,609 29,609 Legal capital surplus 29,609 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 50 273,600 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 555,405	Acceptances and guarantees	43,185	39,079
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 50 273,600 General reserve 257,600 273,600 273,600 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	6,676,629	6,978,987
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	Net assets		
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 50 273,600 General reserve 257,600 273,600 273,600 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	·		
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 50 273,600 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	Capital surplus		29,609
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			
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			
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			
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		287,022	305,909
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	Reserve for advanced depreciation of non-current assets	860	911
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	Reserve for special account for advanced depreciation of non-current assets	50	
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	General reserve	257,600	273,600
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			
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	Treasury shares		(7,179)
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 shareholders' equity	409,276	
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	Valuation difference on available-for-sale securities	134,058	137,322
Subscription rights to shares 204 233 Total net assets 528,208 555,405	Deferred gains or losses on hedges		(10,343)
Subscription rights to shares 204 233 Total net assets 528,208 555,405	Total valuation and translation adjustments		
Total net assets 528,208 555,405		204	
		528,208	555,405
10tal habilities and not assets [1,204,007 [1,304,007	Total liabilities and net assets	7,204,837	7,534,393

(2) [Non-Consolidated Statements of Income]

Net income

(Millions of ven) FY ended March31.2014 FY ended March31,2013 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 174 42 Other interest income 698 553 Trust fees 3 3 17,022 17,824 Fees and commissions 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 8,696 Other income 7,751 Reversal of allowance for loan losses 259 Recoveries of written off claims 24 1,468 Gain on sales of stocks and other securities 2,263 Gain on money held in trust 3,751 3,685 2,246 2,738 Other 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 390 213 Fees and commissions payments 6,949 7,451 Fees and commissions on domestic and foreign exchanges 1,084 1,062 6,388 Other fees and commissions 5,864 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 60,429 58,787 General and administrative expenses 7,519 9.747 Other expenses Provision of allowance for loan losses 112 Written-off of loans 91 25 286 Losses on sales of stocks and other securities 837 1,146 Losses on devaluation of stocks and other securities 164 Loss on money held in trust 5,468 3,945 Other 2,269 2,918 33,476 40,481 Ordinary profit 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

20,546

24.713