

1【CONSOLIDATED FINANCIAL STATEMENTS】
 (1)【Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2014	As of March 31,2015
Assets		
Cash and due from banks	478,425	339,266
Call loans and bills bought	23,088	58,740
Monetary claims bought	53,493	59,032
Trading assets	21,002	17,696
Money held in trust	63,909	64,821
Securities	2,379,140	2,740,758
Loans and bills discounted	4,393,259	4,506,883
Foreign exchanges	18,155	21,657
Lease receivables and investment assets	60,403	61,780
Other assets	61,608	96,012
Property, plant and equipment	38,026	38,223
Buildings, net	11,083	10,880
Land	14,945	14,879
Leased assets, net	159	125
Construction in progress	1,525	1,823
Other tangible fixed assets	10,313	10,513
Intangible fixed assets	5,169	5,630
Software	4,532	4,998
Other intangible fixed assets	637	631
Net defined benefit asset	16,729	24,250
Deferred tax assets	3,182	2,458
Customers' liabilities for acceptances and guarantees	39,079	35,549
Allowance for loan losses	(66,935)	(58,478)
Allowance for investment loss	(3)	(0)
Total assets	7,587,735	8,014,284
Liabilities		
Deposits	5,986,880	6,237,343
Negotiable certificates of deposit	528,951	453,618
Call money and bills sold	19,215	8,588
Payables under securities lending transactions	125,270	248,563
Trading liabilities	6,431	6,282
Borrowed money	121,626	88,024
Foreign exchanges	1,063	1,375
Other liabilities	101,534	154,871
Net defined benefit liability	14,927	11,854
Provision for reimbursement of deposits	700	825
Provision for contingent loss	1,269	1,308
Reserves under special laws	9	11
Deferred tax liabilities	46,722	73,860
Acceptances and guarantees	39,079	35,549
Total liabilities	6,993,682	7,322,076
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	367,343	386,589
Treasury shares	(7,179)	(5,015)
Total shareholders' equity	442,081	463,491
Valuation difference on available-for-sale securities	137,540	223,235
Deferred gains or losses on hedges	(10,343)	(27,175)
Foreign currency translation adjustment	(413)	—
Remeasurements of defined benefit plans	(1,693)	2,420
Total accumulated other comprehensive income	125,090	198,481
Subscription rights to shares	233	271
Minority interests	26,646	29,964
Total net assets	594,052	692,208
Total liabilities and net assets	7,587,735	8,014,284

(2)【Consolidated Statements of Income and Consolidated Statements of Comprehensive Income】
 【Consolidated Statements of Income】 (Millions of yen)

	FY ended March31,2014	FY ended March31,2015
Ordinary income	169,297	173,675
Interest income	89,756	86,682
Interest on loans and discounts	57,793	54,583
Interest and dividends on securities	31,099	30,948
Interest on call loans and bills bought	84	156
Interest on deposits with banks	182	244
Other interest income	596	749
Trust fees	3	2
Fees and commissions	21,610	22,199
Trading income	1,715	1,624
Other ordinary income	47,553	41,297
Other income	8,658	21,868
Reversal of allowance for loan losses	—	3,769
Recoveries of written off claims	26	30
Other	8,631	18,068
Ordinary expenses	122,922	125,805
Interest expenses	8,974	10,060
Interest on deposits	2,334	2,749
Interest on negotiable certificates of deposit	452	587
Interest on call money and bills sold	89	83
Interest on payables under securities lending transactions	197	299
Interest on borrowings and rediscounts	211	290
Other interest expenses	5,688	6,049
Fees and commissions payments	6,057	6,422
Other ordinary expenses	35,869	30,330
General and administrative expenses	63,603	63,711
Other expenses	8,417	15,280
Provision of allowance for loan losses	871	—
Other	7,545	15,280
Ordinary profit	46,375	47,870
Extraordinary income	73	64
Gain on disposal of non-current assets	73	64
Extraordinary losses	399	701
Loss on disposal of non-current assets	201	224
Impairment loss	195	62
Transfer to reserve for financial products transaction liabilities	2	1
Foreign currency translation adjustment	—	413
Income before income taxes and minority interests	46,049	47,233
Income taxes – current	13,457	16,595
Income taxes – deferred	3,626	1,049
Total income taxes	17,083	17,645
Income before minority interests	28,966	29,587
Minority interests in income	2,446	2,402
Net income	26,519	27,185

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March31,2014	FY ended March31,2015
Income before minority interests	28,966	29,587
Other comprehensive income	9,138	74,366
Valuation difference on available-for-sale securities	3,740	86,517
Deferred gains or losses on hedges	4,986	(16,831)
Foreign currency translation adjustment	411	413
Remeasurements of defined benefit plans	—	4,267
Comprehensive income	38,104	103,954
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	35,260	100,576
Comprehensive income attributable to minority interests	2,844	3,378

(3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March31,2014	FY ended March31,2015
Cash flows from operating activities		
Income before income taxes and minority interests	46,049	47,233
Depreciation	5,556	5,653
Impairment loss	195	62
Loss on disposition of foreign currency translation adjustments	—	413
Increase (decrease) in allowance for loan losses	(8,823)	(8,457)
Increase (decrease) in allowance for investment loss	2	(2)
Increase (decrease) in provision for retirement benefits	(14,920)	—
Increase (decrease) in net defined benefit asset	(16,729)	(7,521)
Increase (decrease) in net defined benefit liability	14,927	(3,073)
Increase (decrease) in provision for reimbursement of deposits	96	124
Increase (decrease) in provision for contingent loss	82	38
Increase (decrease) in reserves under special laws	2	1
Gain on fund management	(89,756)	(86,682)
Financing expenses	8,974	10,060
Loss (gain) related to securities	(6,601)	(6,684)
Loss (gain) on money held in trust	259	(248)
Foreign exchange losses (gains)	(26)	(28)
Loss (gain) on disposal of non-current assets	127	159
Net decrease (increase) in trading assets	18,377	3,306
Net increase (decrease) in trading liabilities	(343)	(148)
Net decrease (increase) in loans and bills discounted	(76,967)	(113,624)
Net increase (decrease) in deposit	178,242	248,259
Net increase (decrease) in negotiable certificates of deposit	156,693	(75,332)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(40,598)	(33,601)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(10,084)	3,741
Net decrease (increase) in call loans	(7,604)	(41,191)
Net increase (decrease) in call money	(10,285)	(10,627)
Net increase (decrease) in payables under securities lending transactions	27,563	123,293
Net decrease (increase) in foreign exchanges – assets	4,790	(3,502)
Net increase (decrease) in foreign exchanges – liabilities	(1,413)	311
Net decrease (increase) in lease receivables and investment assets	(3,868)	(1,376)
Proceeds from fund management	90,827	88,823
Payments for finance	(9,283)	(10,131)
Other, net	(10,826)	(31,335)
Subtotal	244,635	97,912
Income taxes paid	(12,633)	(15,333)
Net cash provided by (used in) operating activities	232,002	82,578
Cash flows from investing activities		
Purchase of securities	(806,170)	(720,252)
Proceeds from sales of securities	618,133	329,279
Proceeds from redemption of securities	127,100	188,591
Increase in money held in trust	(57,875)	(72,740)
Decrease in money held in trust	23,441	72,076
Purchase of non-current assets	(10,054)	(7,845)
Proceeds from sales of non-current assets	1,358	1,518
Net cash provided by (used in) investing activities	(104,065)	(209,372)
Cash flows from financing activities		
Purchase of treasury shares	(21)	(3,022)
Proceeds from sales of treasury shares	1	0
Cash dividends paid	(5,821)	(5,544)
Cash dividends paid to minority shareholders	(18)	(21)
Net cash provided by (used in) financing activities	(5,859)	(8,588)
Effect of exchange rate change on cash and cash equivalents	26	28
Net increase (decrease) in cash and cash equivalents	122,103	(135,353)
Cash and cash equivalents at beginning of period	336,411	458,514
Cash and cash equivalents at end of period	458,514	323,161

2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2014	As of March 31,2015
Assets		
Cash and due from banks	469,618	328,305
Cash	117,172	91,835
Due from banks	352,446	236,469
Call loans	23,088	58,740
Monetary claims bought	53,493	59,032
Trading assets	21,002	17,696
Trading account securities	2,963	1,861
Trading-related financial derivatives	7,041	6,836
Other trading assets	10,997	8,997
Money held in trust	63,909	64,821
Securities	2,374,238	2,734,366
Government bonds	1,263,118	1,416,991
Local government bonds	89,604	82,207
Corporate bonds	266,764	253,815
Stocks	260,195	336,135
Other securities	494,555	645,215
Loans and bills discounted	4,442,450	4,558,452
Bills discounted	17,929	17,885
Loans on bills	213,735	204,681
Loans on deeds	3,536,529	3,655,867
Overdrafts	674,256	680,017
Foreign exchanges	18,155	21,657
Due from foreign banks (our accounts)	15,357	18,181
Foreign bills bought	2,402	3,045
Foreign bills receivable	394	430
Other assets	32,795	67,728
Domestic exchange settlement account, debit	43	39
Prepaid expenses	253	357
Accrued income	8,963	9,172
Initial margins of futures markets	0	8
Variation margins of futures markets	10	11
Derivatives other than for trading - assets	4,249	8,478
Cash collateral paid for financial instruments	12,174	34,688
Other	7,099	14,971
Property, plant and equipment	31,717	31,546
Buildings, net	10,480	10,278
Land	14,582	14,517
Leased assets, net	1,813	1,894
Construction in progress	1,525	1,823
Other tangible fixed assets	3,315	3,031
Intangible assets	4,739	5,183
Software	4,046	4,520
Leased assets	71	45
Other intangible fixed assets	622	616
Prepaid pension cost	18,586	19,272
Customers' liabilities for acceptances and guarantees	39,079	35,549
Allowance for loan losses	(58,481)	(50,517)
Total assets	7,534,393	7,951,835

(Millions of yen)

	As of March 31,2014	As of March 31,2015
Liabilities		
Deposits	6,001,342	6,251,590
Current deposits	202,766	231,747
Ordinary deposits	3,027,651	3,201,137
Saving deposits	61,027	59,867
Deposits at notice	25,001	21,113
Time deposits	2,458,486	2,527,137
Installment savings	34,395	34,012
Other deposits	192,014	176,572
Negotiable certificates of deposit	529,961	458,128
Call money	19,215	8,588
Payables under securities lending transactions	125,270	248,563
Trading liabilities	6,431	6,282
Trading-related financial derivatives	6,431	6,282
Borrowed money	113,340	79,574
Borrowings from other banks	113,340	79,574
Foreign exchanges	1,063	1,375
Due to foreign banks (their accounts)	0	—
Due to foreign banks (our accounts)	98	69
Foreign bills sold	567	968
Foreign bills payable	397	336
Other liabilities	81,279	133,677
Domestic exchange settlement account, credit	6	42
Income taxes payable	6,785	8,139
Accrued expenses	6,016	5,758
Unearned revenue	1,894	1,769
Reserve for interest on installment savings	5	3
Derivatives other than for trading – liabilities	21,163	49,419
Cash collateral received for financial instruments	267	—
Lease obligations	1,978	2,058
Asset retirement obligations	12	16
Other	43,148	66,469
Provision for retirement benefits	12,678	9,806
Provision for reimbursement of deposits	700	825
Provision for contingent loss	1,269	1,308
Deferred tax liabilities	47,354	72,163
Acceptances and guarantees	39,079	35,549
Total liabilities	6,978,987	7,307,434
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Retained earnings	353,519	371,662
Legal retained earnings	47,610	47,610
Other retained earnings	305,909	324,052
Reserve for advanced depreciation of non-current assets	911	938
General reserve	273,600	291,600
Retained earnings brought forward	31,397	31,513
Treasury shares	(7,179)	(5,015)
Total shareholders' equity	428,192	448,499
Valuation difference on available-for-sale securities	137,322	222,805
Deferred gains or losses on hedges	(10,343)	(27,175)
Total valuation and translation adjustments	126,979	195,630
Subscription rights to shares	233	271
Total net assets	555,405	644,401
Total liabilities and net assets	7,534,393	7,951,835

(2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March31,2014	FY ended March31,2015
Ordinary income	130,112	134,855
Interest income	89,457	86,384
Interest on loans and discounts	57,649	54,461
Interest and dividends on securities	30,993	30,824
Interest on call loans	84	156
Interest on deposits with banks	174	233
Other interest income	553	709
Trust fees	3	2
Fees and commissions	17,824	18,544
Fees and commissions on domestic and foreign exchanges	5,345	5,308
Other fees and commissions	12,478	13,235
Trading income	226	291
Gains on trading account securities transactions	57	124
Income from trading-related financial derivatives transactions	150	153
Other trading income	18	13
Other ordinary income	13,904	7,559
Gains on foreign exchange transactions	497	827
Gains on sales of bonds	12,845	6,574
Gains on redemption of bonds	552	—
Income from derivatives other than for trading or hedging	—	156
Other	9	0
Other income	8,696	22,072
Reversal of allowance for loan losses	—	4,030
Recoveries of written off claims	8	11
Gain on sales of stocks and other securities	2,263	1,738
Gain on money held in trust	3,685	13,563
Other	2,738	2,728
Ordinary expenses	89,630	93,642
Interest expenses	8,864	9,953
Interest on deposits	2,339	2,753
Interest on negotiable certificates of deposit	452	587
Interest on call money	89	83
Interest on payables under securities lending transactions	197	299
Interest on borrowings and rediscounts	104	189
Interest on interest swaps	5,289	5,468
Other interest expenses	390	571
Fees and commissions payments	7,451	8,040
Fees and commissions on domestic and foreign exchanges	1,062	1,059
Other fees and commissions	6,388	6,980
Other ordinary expenses	7,008	1,279
Loss on sales of bonds	6,991	1,229
Loss on devaluation of bonds	—	49
Expenses on derivatives other than for trading or hedging	17	—
General and administrative expenses	58,787	59,152
Other expenses	7,519	15,216
Provision of allowance for loan losses	112	—
Written-off of loans	91	15
Losses on sales of stocks and other securities	286	213
Losses on devaluation of stocks and other securities	164	31
Loss on money held in trust	3,945	13,315
Other	2,918	1,639
Ordinary profit	40,481	41,212
Extraordinary income	73	64
Gain on disposal of non-current assets	73	64
Extraordinary losses	384	286
Loss on disposal of non-current assets	190	224
Impairment loss	194	62
Income before income taxes	40,170	40,990
Income taxes – current	11,875	14,743
Income taxes – deferred	3,581	483
Total income taxes	15,457	15,227
Net income	24,713	25,762