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

	Ī	(Millions of yen)
	As of March 31,2016	As of March 31,2017
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Assets	400.755	005 450
Cash and due from banks	439,755	885,456
Call loans and bills bought	24,855	100,485
Monetary claims bought	57,744	60,836
Trading assets	11,912	15,444
Money held in trust	61,768	61,651
Securities	2,680,298	2,459,732
Loans and bills discounted	4,635,402	4,864,144
Foreign exchanges	22,529	24,756
Lease receivables and investment assets	63,995	63,583
Other assets	129,193	112,716
Tangible fixed assets	38,706	38,056
Buildings, net	12,578	12,293
Land	14,612	13,986
Leased assets, net	91	57
Construction in progress	292	315
Other tangible fixed assets	11,132	11,401
Intangible fixed assets	5,767	5,221
Software	5,141	4,599
Other intangible fixed assets	625	621
Net defined benefit asset	15,775	23,689
Deferred tax assets	2,182	2,088
Customers' liabilities for acceptances and guarantees	33,709	32,218
Allowance for loan losses	(51,089)	(46,233)
Allowance for investment loss	(0)	(40,233)
Total assets	8,172,508	8,703,848
Liabilities	0,112,500	0,100,040
Deposits	6,229,088	6,390,778
Negotiable certificates of deposit	536,769	502,283
Call money and bills sold	125,103	3,594
Payables under securities lending transactions	228,597	596,632
Trading liabilities	-	
Borrowed money	4,406	4,735
	87,066	234,613
Foreign exchanges	2,131	1,572
Other liabilities	166,483	105,337
Net defined benefit liability	12,476	12,058
Provision for reimbursement of deposits	919	879
Provision for contingent loss	1,331	1,112
Reserves under special laws	11	8
Deferred tax liabilities	58,254	74,468
Acceptances and guarantees	33,709	32,218
Total liabilities	7,486,350	7,960,293
Net assets	E0 040	E0 040
Capital stock	52,243	52,243
Capital surplus	34,516	34,516
Retained earnings	408,739	427,451
Treasury shares	(3,153)	(3,154)
Total shareholders' equity	492,344	511,056
Valuation difference on available—for—sale securities	217,206	212,936
Deferred gains or losses on hedges	(43,745)	(9,979)
Remeasurements of defined benefit plans	(4,153)	2,801
Total accumulated other comprehensive income	169,307	205,758
Subscription rights to shares	274	343
Non-controlling interests	24,231	26,396
Total net assets	686,158	743,555
Total liabilities and net assets	8,172,508	8,703,848

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

FY ended March31,2016 FY ended March31,2017 181,203 209,160 Ordinary income Interest income 87,387 85,877 Interest on loans and discounts 52,160 48,331 Interest and dividends on securities 33,131 34,494 Interest on call loans and bills bought 217 359 Interest on deposits with banks 468 420 2,272 Other interest income 1,410 2 Trust fees Fees and commissions 21,696 20,267 Trading income 1,832 1,735 Other ordinary income 52,539 88,515 Other income 17,744 12,761 Reversal of allowance for loan losses 5,162 2,298 Recoveries of written off claims 27 25 12,554 10,438 Other Ordinary expenses 132,180 168,739 12,178 11,852 Interest expenses 3,819 Interest on deposits 3,486 107 Interest on negotiable certificates of deposit 556 Interest on call money and bills sold 123 172 587 1,149 Interest on payables under securities lending transactions Interest on borrowings and rediscounts 364 631 7.059 5,971 Other interest expenses 6,704 6,910 Fees and commissions payments Other ordinary expenses 42,745 77,489 General and administrative expenses 60,869 66,081 6,405 Other expenses 9,682 Other 9,682 6,405 Ordinary profit 49,023 40,421 Extraordinary income 1 0 Gain on disposal of non-current assets 1 Transfer from reserve for financial products transaction liabilities 2 389 Extraordinary losses 801 Loss on disposal of non-current assets 163 73 Impairment loss 225 727 48,635 39,622 Profit before income taxes Income taxes - current 12,636 11,505 Income taxes - deferred 4,019 322 16,656 11,827 Total income taxes Profit 31,979 27,794 Profit attributable to non-controlling interests 1,807 1,482 Profit attributable to owners of parent 30,171 26,312

[Consolidated Statements of Comprehensive Income]

	FY ended March31,2016	FY ended March31,2017
Profit	31,979	27,794
Other comprehensive income	(29,883)	37,153
Valuation difference on available-for-sale securities	(6,439)	(3,633)
Deferred gains or losses on hedges	(16,570)	33,766
Remeasurements of defined benefit plans, net of tax	(6,873)	7,020
Comprehensive income	2,095	64,948
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	997	62,763
Comprehensive income attributable to non-controlling interests	1,097	2,185

(3) [Consolidated Cash Flows]

Cash flows from operating activities			(Millions of yen)
Profit before income taxes		FY ended March31,2016	FY ended March31,2017
Depreciation	Cash flows from operating activities		
Impairment loss 225 727 Increases (decreases) in allowance for loan losses 7,389 4,856 Increases (decreases) in allowance for investment loss 00 00 00 Increases (decrease) in net defined benefit asset 8,475 7,913 Increases (decrease) in provision for reimbursement of deposits 94 4(0) Increases (decreases) in provision for reimbursement of deposits 94 4(0) Increases (decreases) in provision for reimbursement of deposits 94 4(0) Increases (decreases) in provision for contingent loss 22 2(19) Increases (decreases) in provision for contingent loss 23 2(19) Increases (decreases) in provision for contingent loss 23 2(19) Increases (decreases) in provision for contingent loss 37,377 (85,877) Increases (decreases) in reserves under special laws 687,387 (85,877) Increases (decreases) in reserves under special laws 687,387 (85,877) Increases (decreases) in reserves under special laws 687,387 (85,877) Increases (decreases) in reserves under special laws 68,009 (8,259) Increases (decreases) in deposit 68,009 (8,259) Increases (decreases) in reserves 12,178 11,852 Increases (decreases) in reserves 12,178 11,852 Increases (decreases) in reserves 12,178 11,852 Increases (decreases) in relating labibilities 1,853 (1,876) Increases (decreases) in relating labibilities 1,878 (1,878) Increases (decreases) in reposit (excluding subordinated borrowings) 1,851 (34,86) Increases (decreases) in relating labibilities 1,878 (1,878) Incre	Profit before income taxes	48,635	39,622
Increase (decrease) in allowance for loan losses	Depreciation	5,558	6,169
Increase (decrease) in allowance for investment loss	Impairment loss	225	727
Increase (decrease) in allowance for investment loss	Increase (decrease) in allowance for loan losses	(7,389)	(4,856)
Increase (decrease) in net defined benefit asset 8,475 (7,913) Increase (decrease) in provision for reimbursement of deposits 94 (410) Increase (decrease) in provision for reimbursement of deposits 94 (410) Increase (decrease) in provision for reimbursement of deposits 94 (410) Increase (decrease) in provision for contingent loss 23 (213) Increase (decrease) in provision for contingent loss 94 (410) Increase (decrease) in provision for contingent loss 94 (410) Increase (decrease) in reserves under special laws 75 (220) Increase (decrease) in case value of the second in the se	Increase (decrease) in allowance for investment loss		
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Net increase (decrease) in cash and cash equivalents Cash and cash equivalents at beginning of period 101,178 442,915 424,339	Net cash provided by (used in) financing activities	$(7,2\overline{32})$	(7,620)
Cash and cash equivalents at beginning of period 323,161 424,339	Effect of exchange rate change on cash and cash equivalents	(14)	(1)
	Net increase (decrease) in cash and cash equivalents	101,178	442,915
Cash and cash equivalents at end of period 424,339 867,254	Cash and cash equivalents at beginning of period		
- · · · · · · · · · · · · · · · · · · ·	Cash and cash equivalents at end of period	424,339	867,254

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

	1	(Millions of yen)
	As of March 31,2016	As of March 31,2017
Assets		
Cash and due from banks	429,824	870,307
Cash	85,371	77,765
Due from banks	344,453	792,541
Call loans	24,855	100,485
Monetary claims bought	57,744	60,836
Trading assets	11,912	15,444
Trading account securities	2,037	2,308
Trading-related financial derivatives	4,875	5,136
Other trading assets	4,999	7,999
Money held in trust	61,768	61,651
Securities	2,683,747	2,465,065
Government bonds	1,351,138	1,102,976
Local government bonds	135,376	185,639
Corporate bonds	285,579	275,476
Stocks	284,552	353,696
Other securities	627,100	547,276
Loans and bills discounted	4,683,119	4,910,882
Bills discounted	17,462	18,029
Loans on bills	191,752	171,456
Loans on deeds	3,797,183	4,052,896
Overdrafts	676,721	668,500
Foreign exchanges	22,529	24,756
Due from foreign banks (our accounts)	19,548	22,375
Foreign bills bought	2,645	2,063
Foreign bills receivable	335	316
Other assets	104,433	88,021
Domestic exchange settlement account, debit	34	36
Prepaid expenses	564	583
Accrued income	9,015	7,308
Initial margins of futures markets	151	79
Variation margins of futures markets	_	57
Derivatives other than for trading – assets	9,206	6,779
Cash collateral paid for financial instruments	43,634	11,029
Other	41,826	62,147
Property, plant and equipment	31,332	30,228
Buildings, net	11,965	11,684
Land	14,249	13,614
Leased assets, net	1,541	1,293
Construction in progress	292	315
Other tangible fixed assets	3,282	3,320
Intangible assets	5,224	4,816
Software	4,592	4,203
Leased assets	20	7
Other intangible fixed assets	610	606
Prepaid pension cost	19,144	17,474
Customers' liabilities for acceptances and guarantees	33,709	32,218
Allowance for loan losses	(44,017)	(39,856)
Total assets	8,125,328	8,642,332
	5,120,020	5,012,002

(Millions of yen)		(Millions of yen)
	As of March 31,2016	As of March 31,2017
Liabilities		
Deposits	6,239,986	6,401,969
Current deposits	245,642	262,489
Ordinary deposits	3,230,872	3,457,877
Saving deposits	58,291	57,809
Deposits at notice	13,079	9,028
Time deposits	2,451,711	2,385,798
Installment savings	33,230	32,897
Other deposits	207,160	196,069
Negotiable certificates of deposit	546,717	515,883
Call money	125,103	3,594
Payables under securities lending transactions	228,597	596,632
Trading liabilities	4,406	4,735
Trading-related financial derivatives	4,406	4,735
Borrowed money	79,016	226,963
Borrowings from other banks	79,016	226,963
Foreign exchanges	2,131	1,572
Due to foreign banks (our accounts)	162	43
Foreign bills sold	754	797
Foreign bills payable	1,213	730
Other liabilities	147,774	83,202
Domestic exchange settlement account, credit	5	1,631
Income taxes payable	4,165	3,624
Accrued expenses	5,623	5,720
Unearned revenue	1,621	1,553
Reserve for interest on installment savings	3	3
Variation margins of futures markets	72.104	05 272
Derivatives other than for trading – liabilities	73,104	25,373
Cash collateral received for financial instruments	624	1,508
Lease obligations Asset retirement obligations	1,665 16	1,395 16
Other	60,940	42,377
Provision for retirement benefits	9,738	9,746
Provision for reimbursement of deposits	919	879
Provision for contingent loss	1,331	1,112
Deferred tax liabilities	59,483	72,473
Acceptances and guarantees	33,709	32,218
Total liabilities	7,478,917	7,950,983
Net assets	1,110,011	1,000,000
Capital stock	52,243	52,243
Capital surplus	32,601	32,601
Legal capital surplus	29,609	29,609
Other capital surplus	2,992	2,992
Retained earnings	391,405	406,979
Legal retained earnings	47,610	47,610
Other retained earnings	343,795	359,368
Reserve for advanced depreciation of non-current assets	937	920
General reserve	307,600	327,600
Retained earnings brought forward	35,257	30,848
Treasury shares	(3,153)	(3,154)
Total shareholders' equity	473,096	488,669
Valuation difference on available-for-sale securities	216,785	212,314
Deferred gains or losses on hedges	(43,745)	(9,979)
Total valuation and translation adjustments	173,039	202,335
Subscription rights to shares	274	343
Total net assets	646,410	691,348
Total liabilities and net assets	8,125,328	8,642,332

(2) [Non-Consolidated Statements of Income]

	FY ended March31,2016	FY ended March31,2017
Ordinary income	141,655	169,558
Interest income	87,136	85,579
Interest on loans and discounts	52,058	48,209
Interest and dividends on securities	33,047	34,373
Interest on call loans	217	359
Interest on deposits with banks	456	412
Other interest income	1,357	2,224
Trust fees	2	2
Fees and commissions	18,439	16,839
Fees and commissions on domestic and foreign exchanges	5,263	5,183
Other fees and commissions	13,175	11,655
Trading income Gains on trading account securities transactions	228	134 47
Income from trading-related financial derivatives transactions	119 98	84
Other trading income	10	2
Other ordinary income	18,270	54,565
Gains on foreign exchange transactions	753	834
Gains on sales of bonds	17,516	53,518
Income from derivatives other than for trading or hedging		211
Other	0	0
Other income	17,578	12,437
Reversal of allowance for loan losses	5,016	2,271
Recoveries of written off claims	13	6
Gain on sales of stocks and other securities	3,541	2,962
Gain on money held in trust	6,261	3,925
Other	2,746	3,271
Ordinary expenses	99,193	135,352
Interest expenses	12,075	11,787
Interest on deposits	3,491	3,820
Interest on negotiable certificates of deposit	556	111
Interest on call money	123	172
Interest on payables under securities lending transactions	587	1,149
Interest on borrowings and rediscounts	265	567
Interest on interest swaps	5,925	4,126
Other interest expenses	1,124	1,837
Fees and commissions payments	8,465	8,804
Fees and commissions on domestic and foreign exchanges	1,089	1,134
Other fees and commissions	7,375	7,669
Other ordinary expenses Loss on sales of bonds	12,960 11,249	47,932 47,932
Expenses on derivatives other than for trading or hedging	1,710	41,932
General and administrative expenses	56,399	60,488
Other expenses	9,292	6,339
Written-off of loans	2	3
Losses on sales of stocks and other securities	1,327	373
Losses on devaluation of stocks and other securities	4	162
Loss on money held in trust	6,100	2,892
Other	1,859	2,907
Ordinary profit	42,462	34,205
Extraordinary income	1	0
Gain on disposal of non-current assets	1	0
Extraordinary losses	387	798
Loss on disposal of non-current assets	162	71
Impairment loss	225	727
Profit before income taxes	42,076	33,407
Income taxes - current	10,900	9,869
Income taxes – deferred	3,410	363
Total income taxes	14,311	10,233
Profit	27,765	23,173