

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

(Millions of yen)

	As of March 31,2017	As of March 31,2018
Assets		
Cash and due from banks	885,456	1,348,767
Call loans and bills bought	100,485	11,367
Monetary claims bought	60,836	58,113
Trading assets	15,444	14,415
Money held in trust	61,651	60,577
Securities	2,459,732	2,510,142
Loans and bills discounted	4,864,144	5,040,098
Foreign exchanges	24,756	16,492
Lease receivables and investment assets	63,583	65,011
Other assets	112,716	123,094
Tangible fixed assets	38,056	35,458
Buildings, net	12,293	11,598
Land	13,986	12,491
Leased assets, net	57	25
Construction in progress	315	56
Other tangible fixed assets	11,401	11,287
Intangible fixed assets	5,221	5,509
Software	4,599	4,890
Other intangible fixed assets	621	618
Net defined benefit asset	23,689	28,550
Deferred tax assets	2,088	1,958
Customers' liabilities for acceptances and guarantees	32,218	34,445
Allowance for loan losses	(46,233)	(44,960)
Total assets	8,703,848	9,309,043
Liabilities		
Deposits	6,390,778	6,586,969
Negotiable certificates of deposit	502,283	503,652
Call money and bills sold	3,594	—
Payables under repurchase agreements	—	82,223
Payables under securities lending transactions	596,632	681,737
Trading liabilities	4,735	4,960
Borrowed money	234,613	443,483
Foreign exchanges	1,572	891
Other liabilities	105,337	99,100
Net defined benefit liability	12,058	12,269
Provision for reimbursement of deposits	879	836
Provision for contingent loss	1,112	1,000
Reserves under special laws	8	9
Deferred tax liabilities	74,468	80,395
Acceptances and guarantees	32,218	34,445
Total liabilities	7,960,293	8,531,974
Net assets		
Capital stock	52,243	52,243
Capital surplus	34,516	34,484
Retained earnings	427,451	446,197
Treasury shares	(3,154)	(4,864)
Total shareholders' equity	511,056	528,061
Valuation difference on available-for-sale securities	212,936	217,035
Deferred gains or losses on hedges	(9,979)	(3,008)
Remeasurements of defined benefit plans	2,801	6,343
Total accumulated other comprehensive income	205,758	220,370
Share acquisition rights	343	312
Non-controlling interests	26,396	28,324
Total net assets	743,555	777,068
Total liabilities and net assets	8,703,848	9,309,043

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

	FY ended March31,2017	FY ended March31,2018
Ordinary income	209,160	181,250
Interest income	85,877	79,100
Interest on loans and discounts	48,331	46,767
Interest and dividends on securities	34,494	29,593
Interest on call loans and bills bought	359	358
Interest on deposits with banks	420	412
Other interest income	2,272	1,968
Trust fees	2	2
Fees and commissions	20,267	20,854
Trading income	1,735	2,978
Other ordinary income	88,515	67,081
Other income	12,761	11,232
Reversal of allowance for loan losses	2,298	—
Recoveries of written off claims	25	41
Other	10,438	11,190
Ordinary expenses	168,739	139,742
Interest expenses	11,852	8,908
Interest on deposits	3,819	2,598
Interest on negotiable certificates of deposit	107	64
Interest on call money and bills sold	172	255
Interest on payables under repurchase agreements	—	23
Interest on payables under securities lending transactions	1,149	1,174
Interest on borrowings and rediscounts	631	953
Other interest expenses	5,971	3,838
Fees and commissions payments	6,910	7,028
Other ordinary expenses	77,489	54,872
General and administrative expenses	66,081	62,909
Other expenses	6,405	6,023
Provision of allowance for loan losses	—	224
Other	6,405	5,799
Ordinary profit	40,421	41,507
Extraordinary income	2	30
Gain on disposal of non-current assets	0	30
Transfer from reserve for financial products transaction liabilities	2	—
Extraordinary losses	801	2,212
Loss on disposal of non-current assets	73	116
Impairment loss	727	2,095
Transfer to reserve for financial products transaction liabilities	—	0
Profit before income taxes	39,622	39,326
Income taxes – current	11,505	12,826
Income taxes – deferred	322	(627)
Total income taxes	11,827	12,199
Profit	27,794	27,127
Profit attributable to non-controlling interests	1,482	1,286
Profit attributable to owners of parent	26,312	25,840

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March31,2017	FY ended March31,2018
Profit	27,794	27,127
Other comprehensive income	37,153	15,274
Valuation difference on available-for-sale securities	(3,633)	4,803
Deferred gains or losses on hedges	33,766	6,971
Remeasurements of defined benefit plans, net of tax	7,020	3,499
Comprehensive income	64,948	42,401
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	62,763	40,452
Comprehensive income attributable to non-controlling interests	2,185	1,948

(3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March31,2017	FY ended March31,2018
Cash flows from operating activities		
Profit before income taxes	39,622	39,326
Depreciation	6,169	6,161
Impairment loss	727	2,095
Increase (decrease) in allowance for loan losses	(4,856)	(1,272)
Increase (decrease) in allowance for investment loss	(0)	—
Decrease (increase) in net defined benefit asset	(7,913)	(4,861)
Increase (decrease) in net defined benefit liability	(418)	210
Increase (decrease) in provision for reimbursement of deposits	(40)	(42)
Increase (decrease) in provision for contingent loss	(219)	(111)
Increase (decrease) in reserves under special laws	(2)	0
Gain on fund management	(85,877)	(79,100)
Financing expenses	11,852	8,908
Loss (gain) related to securities	(8,259)	(11,316)
Loss (gain) on money held in trust	(1,033)	(972)
Foreign exchange losses (gains)	1	5
Loss (gain) on disposal of non-current assets	73	85
Net decrease (increase) in trading assets	(3,532)	1,028
Net increase (decrease) in trading liabilities	329	224
Net decrease (increase) in loans and bills discounted	(228,742)	(175,953)
Net increase (decrease) in deposit	161,689	196,191
Net increase (decrease) in negotiable certificates of deposit	(34,486)	1,368
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	147,546	208,869
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(2,785)	(462)
Net decrease (increase) in call loans	(78,722)	91,841
Net increase (decrease) in call money	(121,509)	78,629
Net increase (decrease) in payables under securities lending transactions	368,035	85,104
Net decrease (increase) in foreign exchanges – assets	(2,227)	8,264
Net increase (decrease) in foreign exchanges – liabilities	(558)	(680)
Net decrease (increase) in lease receivables and investment assets	411	(1,427)
Proceeds from fund management	88,530	80,966
Payments for finance	(11,855)	(9,118)
Other, net	54,130	(22,734)
Subtotal	286,083	501,227
Income taxes paid	(14,056)	(10,629)
Net cash provided by (used in) operating activities	272,026	490,598
Cash flows from investing activities		
Purchase of securities	(957,778)	(991,482)
Proceeds from sales of securities	973,373	845,115
Proceeds from redemption of securities	167,536	131,570
Increase in money held in trust	(26,043)	(5,655)
Decrease in money held in trust	27,193	7,701
Purchase of non-current assets	(7,224)	(7,721)
Proceeds from sales of non-current assets	1,455	1,687
Net cash provided by (used in) investing activities	178,511	(18,784)
Cash flows from financing activities		
Purchase of treasury shares	(0)	(1,846)
Proceeds from sales of treasury shares	0	0
Cash dividends paid	(7,600)	(7,094)
Dividends paid to non-controlling interests	(20)	(20)
Net cash provided by (used in) financing activities	(7,620)	(8,961)
Effect of exchange rate change on cash and cash equivalents	(1)	(5)
Net increase (decrease) in cash and cash equivalents	442,915	462,847
Cash and cash equivalents at beginning of period	424,339	867,254
Cash and cash equivalents at end of period	867,254	1,330,102

2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2017	As of March 31,2018
Assets		
Cash and due from banks	870,307	1,333,026
Cash	77,765	81,611
Due from banks	792,541	1,251,414
Call loans	100,485	11,367
Monetary claims bought	60,836	58,113
Trading assets	15,444	14,415
Trading account securities	2,308	1,053
Trading-related financial derivatives	5,136	5,362
Other trading assets	7,999	7,999
Money held in trust	61,651	60,577
Securities	2,465,065	2,514,375
Government bonds	1,102,976	997,073
Local government bonds	185,639	255,015
Corporate bonds	275,476	287,584
Stocks	353,696	383,726
Other securities	547,276	590,974
Loans and bills discounted	4,910,882	5,087,614
Bills discounted	18,029	19,820
Loans on bills	171,456	166,361
Loans on deeds	4,052,896	4,202,448
Overdrafts	668,500	698,983
Foreign exchanges	24,756	16,492
Due from foreign banks (our accounts)	22,375	13,191
Foreign bills bought	2,063	2,831
Foreign bills receivable	316	469
Other assets	88,021	98,133
Domestic exchange settlement account, debit	36	201
Prepaid expenses	583	497
Accrued income	7,308	7,045
Initial margins of futures markets	79	345
Variation margins of futures markets	57	29
Derivatives other than for trading - assets	6,779	4,214
Cash collateral paid for financial instruments	11,029	2,822
Other	62,147	82,978
Property, plant and equipment	30,228	27,926
Buildings, net	11,684	11,338
Land	13,614	12,122
Leased assets, net	1,293	1,390
Construction in progress	315	56
Other tangible fixed assets	3,320	3,018
Intangible assets	4,816	5,233
Software	4,203	4,625
Leased assets	7	4
Other intangible fixed assets	606	603
Prepaid pension cost	17,474	17,004
Customers' liabilities for acceptances and guarantees	32,218	34,445
Allowance for loan losses	(39,856)	(38,373)
Total assets	8,642,332	9,240,353

(Millions of yen)

	As of March 31,2017	As of March 31,2018
Liabilities		
Deposits	6,401,969	6,598,380
Current deposits	262,489	309,740
Ordinary deposits	3,457,877	3,691,153
Saving deposits	57,809	56,893
Deposits at notice	9,028	6,154
Time deposits	2,385,798	2,352,743
Installment savings	32,897	32,398
Other deposits	196,069	149,297
Negotiable certificates of deposit	515,883	519,402
Call money	3,594	—
Payables under repurchase agreements	—	82,223
Payables under securities lending transactions	596,632	681,737
Trading liabilities	4,735	4,960
Derivatives of trading securities – assets	—	0
Trading-related financial derivatives	4,735	4,959
Borrowed money	226,963	435,608
Borrowings from other banks	226,963	435,608
Foreign exchanges	1,572	891
Due to foreign banks (our accounts)	43	23
Foreign bills sold	797	333
Foreign bills payable	730	534
Other liabilities	83,202	78,319
Domestic exchange settlement account, credit	1,631	9
Income taxes payable	3,624	4,590
Accrued expenses	5,720	5,462
Unearned revenue	1,553	1,504
Reserve for interest on installment savings	3	2
Derivatives other than for trading – liabilities	25,373	10,807
Cash collateral received for financial instruments	1,508	2,113
Lease obligations	1,395	1,504
Asset retirement obligations	16	16
Other	42,377	52,309
Provision for retirement benefits	9,746	9,978
Provision for reimbursement of deposits	879	836
Provision for contingent loss	1,112	1,000
Deferred tax liabilities	72,473	76,565
Acceptances and guarantees	32,218	34,445
Total liabilities	7,950,983	8,524,350
Net assets		
Capital stock	52,243	52,243
Capital surplus	32,601	32,570
Legal capital surplus	29,609	29,609
Other capital surplus	2,992	2,961
Retained earnings	406,979	422,610
Legal retained earnings	47,610	47,610
Other retained earnings	359,368	375,000
Reserve for advanced depreciation of non-current assets	920	913
General reserve	327,600	344,600
Retained earnings brought forward	30,848	29,486
Treasury shares	(3,154)	(4,864)
Total shareholders' equity	488,669	502,560
Valuation difference on available-for-sale securities	212,314	216,139
Deferred gains or losses on hedges	(9,979)	(3,008)
Total valuation and translation adjustments	202,335	213,130
Share acquisition rights	343	312
Total net assets	691,348	716,003
Total liabilities and net assets	8,642,332	9,240,353

(2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March31,2017	FY ended March31,2018
Ordinary income	169,558	140,720
Interest income	85,579	78,884
Interest on loans and discounts	48,209	46,693
Interest and dividends on securities	34,373	29,500
Interest on call loans	359	358
Interest on deposits with banks	412	407
Other interest income	2,224	1,923
Trust fees	2	2
Fees and commissions	16,839	17,424
Fees and commissions on domestic and foreign exchanges	6,008	6,028
Other fees and commissions	10,830	11,395
Trading income	134	145
Gains on trading account securities transactions	47	15
Income from trading-related financial derivatives transactions	84	128
Other trading income	2	1
Other ordinary income	54,565	32,575
Gains on foreign exchange transactions	834	866
Gains on sales of bonds	53,518	31,479
Gains on redemption of bonds	—	229
Income from derivatives other than for trading or hedging	211	—
Other	0	0
Other income	12,437	11,688
Reversal of allowance for loan losses	2,271	447
Recoveries of written off claims	6	19
Gain on sales of stocks and other securities	2,962	5,766
Gain on money held in trust	3,925	1,598
Other	3,271	3,856
Ordinary expenses	135,352	105,822
Interest expenses	11,787	8,866
Interest on deposits	3,820	2,599
Interest on negotiable certificates of deposit	111	67
Interest on call money	172	255
Interest on payables under repurchase agreements	—	23
Interest on payables under securities lending transactions	1,149	1,174
Interest on borrowings and rediscounts	567	921
Interest on interest swaps	4,126	2,095
Other interest expenses	1,837	1,729
Fees and commissions payments	8,804	9,051
Fees and commissions on domestic and foreign exchanges	1,134	1,115
Other fees and commissions	7,669	7,935
Other ordinary expenses	47,932	24,524
Loss on sales of bonds	47,932	24,328
Expenses on derivatives other than for trading or hedging	—	195
General and administrative expenses	60,488	57,655
Other expenses	6,339	5,724
Written-off of loans	3	2
Losses on sales of stocks and other securities	373	1,652
Losses on devaluation of stocks and other securities	162	132
Loss on money held in trust	2,892	626
Other	2,907	3,311
Ordinary profit	34,205	34,898
Extraordinary income	0	30
Gain on disposal of non-current assets	0	30
Extraordinary losses	798	2,184
Loss on disposal of non-current assets	71	92
Impairment loss	727	2,091
Profit before income taxes	33,407	32,744
Income taxes - current	9,869	10,682
Income taxes - deferred	363	(664)
Total income taxes	10,233	10,018
Profit	23,173	22,726