

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

(Millions of yen)

	As of March 31,2018	As of March 31,2019
Assets		
Cash and due from banks	1,348,767	1,970,730
Call loans and bills bought	11,367	33,535
Monetary claims bought	58,113	59,414
Trading assets	14,415	13,373
Money held in trust	60,577	76,405
Securities	2,510,142	2,766,017
Loans and bills discounted	5,040,098	5,261,946
Foreign exchanges	16,492	20,972
Lease receivables and investment assets	65,011	66,442
Other assets	123,094	122,435
Tangible fixed assets	35,458	34,632
Buildings, net	11,598	10,971
Land	12,491	12,126
Leased assets, net	25	1
Construction in progress	56	573
Other tangible fixed assets	11,287	10,958
Intangible fixed assets	5,509	5,444
Software	4,890	4,826
Other intangible fixed assets	618	618
Net defined benefit asset	28,550	23,040
Deferred tax assets	1,958	1,953
Customers' liabilities for acceptances and guarantees	34,445	36,413
Allowance for loan losses	(44,960)	(41,225)
Total assets	9,309,043	10,451,533
Liabilities		
Deposits	6,586,969	6,734,847
Negotiable certificates of deposit	503,652	512,915
Call money and bills sold	—	990,000
Payables under repurchase agreements	82,223	63,740
Payables under securities lending transactions	681,737	521,091
Trading liabilities	4,960	4,356
Borrowed money	443,483	637,891
Foreign exchanges	891	2,033
Other liabilities	99,100	97,792
Net defined benefit liability	12,269	12,368
Provision for reimbursement of deposits	836	901
Provision for contingent loss	1,000	927
Reserves under special laws	9	9
Deferred tax liabilities	80,395	70,736
Acceptances and guarantees	34,445	36,413
Total liabilities	8,531,974	9,686,024
Net assets		
Capital stock	52,243	52,243
Capital surplus	34,484	34,484
Retained earnings	446,197	462,187
Treasury shares	(4,864)	(8,845)
Total shareholders' equity	528,061	540,069
Valuation difference on available-for-sale securities	217,035	205,593
Deferred gains or losses on hedges	(3,008)	(11,386)
Remeasurements of defined benefit plans	6,343	2,107
Total accumulated other comprehensive income	220,370	196,313
Share acquisition rights	312	359
Non-controlling interests	28,324	28,767
Total net assets	777,068	765,509
Total liabilities and net assets	9,309,043	10,451,533

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

	FY ended March31,2018	FY ended March31,2019
Ordinary income	181,250	161,184
Interest income	79,100	80,724
Interest on loans and discounts	46,767	47,510
Interest and dividends on securities	29,593	30,398
Interest on call loans and bills bought	358	412
Interest on deposits with banks	412	415
Other interest income	1,968	1,987
Trust fees	2	2
Fees and commissions	20,854	20,723
Trading income	2,978	2,099
Other ordinary income	67,081	48,950
Other income	11,232	8,683
Recoveries of written off claims	41	35
Other	11,190	8,648
Ordinary expenses	139,742	126,830
Interest expenses	8,908	11,740
Interest on deposits	2,598	3,265
Interest on negotiable certificates of deposit	64	62
Interest on call money and bills sold	255	229
Interest on payables under repurchase agreements	23	1,203
Interest on payables under securities lending transactions	1,174	1,188
Interest on borrowings and rediscounts	953	1,601
Other interest expenses	3,838	4,188
Fees and commissions payments	7,028	7,253
Other ordinary expenses	54,872	35,135
General and administrative expenses	62,909	60,940
Other expenses	6,023	11,760
Provision of allowance for loan losses	224	1,799
Other	5,799	9,960
Ordinary profit	41,507	34,354
Extraordinary income	30	17
Gain on disposal of non-current assets	30	17
Extraordinary losses	2,212	503
Loss on disposal of non-current assets	116	70
Impairment loss	2,095	433
Transfer to reserve for financial products transaction liabilities	0	—
Profit before income taxes	39,326	33,868
Income taxes – current	12,826	8,944
Income taxes – deferred	(627)	1,113
Total income taxes	12,199	10,058
Profit	27,127	23,810
Profit attributable to non-controlling interests	1,286	1,317
Profit attributable to owners of parent	25,840	22,492

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March31,2018	FY ended March31,2019
Profit	27,127	23,810
Other comprehensive income	15,274	(24,912)
Valuation difference on available-for-sale securities	4,803	(12,206)
Deferred gains or losses on hedges	6,971	(8,378)
Remeasurements of defined benefit plans, net of tax	3,499	(4,326)
Comprehensive income	42,401	(1,101)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	40,452	(1,564)
Comprehensive income attributable to non-controlling interests	1,948	462

(3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March31,2018	FY ended March31,2019
Cash flows from operating activities		
Profit before income taxes	39,326	33,868
Depreciation	6,161	5,959
Impairment loss	2,095	433
Increase (decrease) in allowance for loan losses	(1,272)	(3,735)
Decrease (increase) in net defined benefit asset	(4,861)	5,509
Increase (decrease) in net defined benefit liability	210	98
Increase (decrease) in provision for reimbursement of deposits	(42)	65
Increase (decrease) in provision for contingent loss	(111)	(73)
Increase (decrease) in reserves under special laws	0	—
Gain on fund management	(79,100)	(80,724)
Financing expenses	8,908	11,740
Loss (gain) related to securities	(11,316)	(10,960)
Loss (gain) on money held in trust	(972)	4,146
Foreign exchange losses (gains)	5	107
Loss (gain) on disposal of non-current assets	85	52
Net decrease (increase) in trading assets	1,028	1,042
Net increase (decrease) in trading liabilities	224	(603)
Net decrease (increase) in loans and bills discounted	(175,953)	(221,847)
Net increase (decrease) in deposit	196,191	147,877
Net increase (decrease) in negotiable certificates of deposit	1,368	9,262
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	208,869	194,407
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(462)	2,769
Net decrease (increase) in call loans	91,841	(23,469)
Net increase (decrease) in call money	78,629	971,516
Net increase (decrease) in payables under securities lending transactions	85,104	(160,645)
Net decrease (increase) in foreign exchanges – assets	8,264	(4,480)
Net increase (decrease) in foreign exchanges – liabilities	(680)	1,142
Net decrease (increase) in lease receivables and investment assets	(1,427)	(1,431)
Proceeds from fund management	80,966	82,390
Payments for finance	(9,118)	(11,459)
Other, net	(22,734)	(27,238)
Subtotal	501,227	925,721
Income taxes paid	(10,629)	(13,141)
Net cash provided by (used in) operating activities	490,598	912,580
Cash flows from investing activities		
Purchase of securities	(991,482)	(1,350,276)
Proceeds from sales of securities	845,115	823,587
Proceeds from redemption of securities	131,570	274,883
Increase in money held in trust	(5,655)	(35,459)
Decrease in money held in trust	7,701	15,484
Purchase of non-current assets	(7,721)	(6,964)
Proceeds from sales of non-current assets	1,687	1,418
Net cash provided by (used in) investing activities	(18,784)	(277,325)
Cash flows from financing activities		
Purchase of treasury shares	(1,846)	(4,004)
Proceeds from sales of treasury shares	0	0
Cash dividends paid	(7,094)	(6,502)
Dividends paid to non-controlling interests	(20)	(19)
Net cash provided by (used in) financing activities	(8,961)	(10,526)
Effect of exchange rate change on cash and cash equivalents	(5)	4
Net increase (decrease) in cash and cash equivalents	462,847	624,733
Cash and cash equivalents at beginning of period	867,254	1,330,102
Cash and cash equivalents at end of period	1,330,102	1,954,835

2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2018	As of March 31,2019
Assets		
Cash and due from banks	1,333,026	1,959,728
Cash	81,611	100,755
Due from banks	1,251,414	1,858,973
Call loans	11,367	33,535
Monetary claims bought	58,113	59,414
Trading assets	14,415	13,373
Trading account securities	1,053	620
Derivatives of trading securities	—	1
Trading-related financial derivatives	5,362	4,752
Other trading assets	7,999	7,999
Money held in trust	60,577	76,405
Securities	2,514,375	2,771,528
Government bonds	997,073	1,001,092
Local government bonds	255,015	383,801
Corporate bonds	287,584	416,345
Stocks	383,726	348,992
Other securities	590,974	621,295
Loans and bills discounted	5,087,614	5,310,562
Bills discounted	19,820	19,747
Loans on bills	166,361	158,190
Loans on deeds	4,202,448	4,440,085
Overdrafts	698,983	692,538
Foreign exchanges	16,492	20,972
Due from foreign banks (our accounts)	13,191	16,737
Foreign bills bought	2,831	3,625
Foreign bills receivable	469	609
Other assets	98,133	97,786
Domestic exchange settlement account, debit	201	143
Prepaid expenses	497	451
Accrued income	7,045	7,306
Initial margins of futures markets	345	188
Variation margins of futures markets	29	371
Derivatives other than for trading – assets	4,214	4,060
Cash collateral paid for financial instruments	2,822	3,919
Other	82,978	81,344
Property, plant and equipment	27,926	26,750
Buildings, net	11,338	10,754
Land	12,122	11,757
Leased assets, net	1,390	1,013
Construction in progress	56	568
Other tangible fixed assets	3,018	2,655
Intangible assets	5,233	5,200
Software	4,625	4,594
Leased assets	4	2
Other intangible fixed assets	603	603
Prepaid pension cost	17,004	18,051
Customers' liabilities for acceptances and guarantees	34,445	36,413
Allowance for loan losses	(38,373)	(35,101)
Total assets	9,240,353	10,394,621

(Millions of yen)

	As of March 31,2018	As of March 31,2019
Liabilities		
Deposits	6,598,380	6,746,895
Current deposits	309,740	306,754
Ordinary deposits	3,691,153	3,865,599
Saving deposits	56,893	55,828
Deposits at notice	6,154	7,045
Time deposits	2,352,743	2,337,114
Installment savings	32,398	32,706
Other deposits	149,297	141,846
Negotiable certificates of deposit	519,402	531,165
Call money	—	990,000
Payables under repurchase agreements	82,223	63,740
Payables under securities lending transactions	681,737	521,091
Trading liabilities	4,960	4,356
Derivatives of trading securities – assets	0	—
Trading-related financial derivatives	4,959	4,356
Borrowed money	435,608	630,716
Borrowings from other banks	435,608	630,716
Foreign exchanges	891	2,033
Due to foreign banks (our accounts)	23	17
Foreign bills sold	333	179
Foreign bills payable	534	1,836
Other liabilities	78,319	79,366
Domestic exchange settlement account, credit	9	9
Income taxes payable	4,590	1,098
Accrued expenses	5,462	5,392
Unearned revenue	1,504	1,871
Reserve for interest on installment savings	2	1
Derivatives other than for trading – liabilities	10,807	19,395
Cash collateral received for financial instruments	2,113	698
Lease obligations	1,504	1,097
Asset retirement obligations	16	35
Other	52,309	49,766
Provision for retirement benefits	9,978	9,986
Provision for reimbursement of deposits	836	901
Provision for contingent loss	1,000	927
Deferred tax liabilities	76,565	69,190
Acceptances and guarantees	34,445	36,413
Total liabilities	8,524,350	9,686,784
Net assets		
Capital stock	52,243	52,243
Capital surplus	32,570	32,569
Legal capital surplus	29,609	29,609
Other capital surplus	2,961	2,960
Retained earnings	422,610	437,938
Legal retained earnings	47,610	47,610
Other retained earnings	375,000	390,328
Reserve for advanced depreciation of non-current assets	913	894
General reserve	344,600	361,600
Retained earnings brought forward	29,486	27,833
Treasury shares	(4,864)	(8,845)
Total shareholders' equity	502,560	513,906
Valuation difference on available-for-sale securities	216,139	204,958
Deferred gains or losses on hedges	(3,008)	(11,386)
Total valuation and translation adjustments	213,130	193,571
Share acquisition rights	312	359
Total net assets	716,003	707,837
Total liabilities and net assets	9,240,353	10,394,621

(2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March31,2018	FY ended March31,2019
Ordinary income	140,720	121,046
Interest income	78,884	80,512
Interest on loans and discounts	46,693	47,478
Interest and dividends on securities	29,500	30,261
Interest on call loans	358	412
Interest on deposits with banks	407	409
Other interest income	1,923	1,949
Trust fees	2	2
Fees and commissions	17,424	17,314
Fees and commissions on domestic and foreign exchanges	6,028	5,991
Other fees and commissions	11,395	11,322
Trading income	145	126
Gains on trading account securities transactions	15	20
Income from trading-related financial derivatives transactions	128	104
Other trading income	1	1
Other ordinary income	32,575	14,569
Gains on foreign exchange transactions	866	927
Gains on sales of bonds	31,479	13,639
Gains on redemption of bonds	229	—
Other	0	2
Other income	11,688	8,520
Reversal of allowance for loan losses	447	—
Recoveries of written off claims	19	12
Gain on sales of stocks and other securities	5,766	3,570
Gain on money held in trust	1,598	1,292
Other	3,856	3,644
Ordinary expenses	105,822	92,022
Interest expenses	8,866	11,702
Interest on deposits	2,599	3,265
Interest on negotiable certificates of deposit	67	64
Interest on call money	255	229
Interest on payables under repurchase agreements	23	1,203
Interest on payables under securities lending transactions	1,174	1,188
Interest on borrowings and rediscounts	921	1,573
Interest on interest swaps	2,095	2,322
Other interest expenses	1,729	1,853
Fees and commissions payments	9,051	9,416
Fees and commissions on domestic and foreign exchanges	1,115	1,094
Other fees and commissions	7,935	8,321
Other ordinary expenses	24,524	4,585
Loss on sales of bonds	24,328	4,575
Expenses on derivatives other than for trading or hedging	195	10
General and administrative expenses	57,655	54,712
Other expenses	5,724	11,605
Provision of allowance for loan losses	—	1,704
Written-off of loans	2	14
Losses on sales of stocks and other securities	1,652	1,463
Losses on devaluation of stocks and other securities	132	344
Loss on money held in trust	626	5,439
Other	3,311	2,638
Ordinary profit	34,898	29,024
Extraordinary income	30	1,659
Gain on disposal of non-current assets	30	17
Gain on extinguishment of tie-in shares	—	1,641
Extraordinary losses	2,184	502
Loss on disposal of non-current assets	92	69
Impairment loss	2,091	432
Profit before income taxes	32,744	30,180
Income taxes - current	10,682	7,243
Income taxes - deferred	(664)	1,107
Total income taxes	10,018	8,350
Profit	22,726	21,830