

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

(Millions of yen)

	As of March 31,2019	As of March 31,2020
Assets		
Cash and due from banks	1,970,730	1,650,752
Call loans and bills bought	33,535	22,821
Monetary claims bought	59,414	78,869
Trading assets	13,373	29,559
Money held in trust	76,405	79,301
Securities	2,766,017	2,911,132
Loans and bills discounted	5,261,946	5,395,246
Foreign exchanges	20,972	20,019
Lease receivables and investment assets	66,442	69,549
Other assets	122,435	155,098
Tangible fixed assets	34,632	34,343
Buildings, net	10,971	11,109
Land	12,126	11,652
Leased assets, net	1	—
Construction in progress	573	606
Other tangible fixed assets	10,958	10,974
Intangible fixed assets	5,444	5,041
Software	4,826	4,427
Other intangible fixed assets	618	613
Net defined benefit asset	23,040	20,856
Deferred tax assets	1,953	2,287
Customers' liabilities for acceptances and guarantees	36,413	33,229
Allowance for loan losses	(41,225)	(37,560)
Total assets	10,451,533	10,470,547
Liabilities		
Deposits	6,734,847	6,975,504
Negotiable certificates of deposit	512,915	257,674
Call money and bills sold	990,000	845,982
Payables under repurchase agreements	63,740	79,770
Payables under securities lending transactions	521,091	537,369
Trading liabilities	4,356	3,444
Borrowed money	637,891	785,947
Foreign exchanges	2,033	544
Other liabilities	97,792	128,242
Net defined benefit liability	12,368	12,494
Provision for reimbursement of deposits	901	894
Provision for contingent loss	927	984
Reserves under special laws	9	9
Deferred tax liabilities	70,736	60,022
Acceptances and guarantees	36,413	33,229
Total liabilities	9,686,024	9,722,115
Net assets		
Capital stock	52,243	52,243
Capital surplus	34,484	54,173
Retained earnings	462,187	477,336
Treasury shares	(8,845)	(11,789)
Total shareholders' equity	540,069	571,964
Valuation difference on available-for-sale securities	205,593	185,821
Deferred gains or losses on hedges	(11,386)	(17,414)
Remeasurements of defined benefit plans	2,107	(382)
Total accumulated other comprehensive income	196,313	168,023
Share acquisition rights	359	365
Non-controlling interests	28,767	8,078
Total net assets	765,509	748,432
Total liabilities and net assets	10,451,533	10,470,547

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

	FY ended March31,2019	FY ended March31,2020
Ordinary income	161,184	165,077
Interest income	80,724	81,763
Interest on loans and discounts	47,510	46,995
Interest and dividends on securities	30,398	31,727
Interest on call loans and bills bought	412	272
Interest on deposits with banks	415	422
Other interest income	1,987	2,346
Trust fees	2	2
Fees and commissions	20,723	21,713
Trading income	2,099	2,329
Other ordinary income	48,950	50,814
Other income	8,683	8,453
Recoveries of written off claims	35	20
Other	8,648	8,432
Ordinary expenses	126,830	131,630
Interest expenses	11,740	12,762
Interest on deposits	3,265	3,502
Interest on negotiable certificates of deposit	62	58
Interest on call money and bills sold	229	374
Interest on payables under repurchase agreements	1,203	1,506
Interest on payables under securities lending transactions	1,188	1,309
Interest on borrowings and rediscounts	1,601	1,416
Other interest expenses	4,188	4,593
Fees and commissions payments	7,253	7,367
Trading expenses	—	14
Other ordinary expenses	35,135	37,426
General and administrative expenses	60,940	59,455
Other expenses	11,760	14,603
Provision of allowance for loan losses	1,799	1,195
Other	9,960	13,407
Ordinary profit	34,354	33,447
Extraordinary income	17	37
Gain on disposal of non-current assets	17	37
Extraordinary losses	503	776
Loss on disposal of non-current assets	70	355
Impairment loss	433	421
Profit before income taxes	33,868	32,707
Income taxes – current	8,944	8,177
Income taxes – deferred	1,113	1,306
Total income taxes	10,058	9,483
Profit	23,810	23,224
Profit attributable to non-controlling interests	1,317	1,146
Profit attributable to owners of parent	22,492	22,077

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March31,2019	FY ended March31,2020
Profit	23,810	23,224
Other comprehensive income	(24,912)	(29,358)
Valuation difference on available-for-sale securities	(12,206)	(20,835)
Deferred gains or losses on hedges	(8,378)	(6,027)
Remeasurements of defined benefit plans, net of tax	(4,326)	(2,495)
Comprehensive income	(1,101)	(6,134)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,564)	(6,211)
Comprehensive income attributable to non-controlling interests	462	77

(3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March31,2019	FY ended March31,2020
Cash flows from operating activities		
Profit before income taxes	33,868	32,707
Depreciation	5,959	5,842
Impairment loss	433	421
Increase (decrease) in allowance for loan losses	(3,735)	(3,664)
Decrease (increase) in net defined benefit asset	5,509	2,184
Increase (decrease) in net defined benefit liability	98	126
Increase (decrease) in provision for reimbursement of deposits	65	(7)
Increase (decrease) in provision for contingent loss	(73)	57
Gain on fund management	(80,724)	(81,763)
Financing expenses	11,740	12,762
Loss (gain) related to securities	(10,960)	(7,213)
Loss (gain) on money held in trust	4,146	1,637
Foreign exchange losses (gains)	107	3
Loss (gain) on disposal of non-current assets	52	318
Net decrease (increase) in trading assets	1,042	(16,186)
Net increase (decrease) in trading liabilities	(603)	(911)
Net decrease (increase) in loans and bills discounted	(221,847)	(133,299)
Net increase (decrease) in deposit	147,877	240,657
Net increase (decrease) in negotiable certificates of deposit	9,262	(255,241)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	194,407	148,056
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	2,769	(6,347)
Net decrease (increase) in call loans	(23,469)	(8,741)
Net increase (decrease) in call money	971,516	(127,986)
Net increase (decrease) in payables under securities lending transactions	(160,645)	16,278
Net decrease (increase) in foreign exchanges – assets	(4,480)	953
Net increase (decrease) in foreign exchanges – liabilities	1,142	(1,489)
Net decrease (increase) in lease receivables and investment assets	(1,431)	(3,106)
Proceeds from fund management	82,390	83,793
Payments for finance	(11,459)	(12,822)
Other, net	(27,238)	(18,482)
Subtotal	925,721	(131,464)
Income taxes paid	(13,141)	(7,100)
Net cash provided by (used in) operating activities	912,580	(138,565)
Cash flows from investing activities		
Purchase of securities	(1,350,276)	(1,224,960)
Proceeds from sales of securities	823,587	756,079
Proceeds from redemption of securities	274,883	302,395
Increase in money held in trust	(35,459)	(30,262)
Decrease in money held in trust	15,484	25,728
Purchase of non-current assets	(6,964)	(7,213)
Proceeds from sales of non-current assets	1,418	1,481
Net cash provided by (used in) investing activities	(277,325)	(176,751)
Cash flows from financing activities		
Purchase of treasury shares	(4,004)	(3,000)
Proceeds from sales of treasury shares	0	0
Cash dividends paid	(6,502)	(6,928)
Dividends paid to non-controlling interests	(19)	(19)
Payments from changes in ownership interests in subsidiaries that do not result in change in scope of consolidation	—	(1,057)
Net cash provided by (used in) financing activities	(10,526)	(11,005)
Effect of exchange rate change on cash and cash equivalents	4	(3)
Net increase (decrease) in cash and cash equivalents	624,733	(326,326)
Cash and cash equivalents at beginning of period	1,330,102	1,954,835
Cash and cash equivalents at end of period	1,954,835	1,628,509

2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2019	As of March 31,2020
Assets		
Cash and due from banks	1,959,728	1,634,873
Cash	100,755	118,821
Due from banks	1,858,973	1,516,051
Call loans	33,535	22,821
Monetary claims bought	59,414	78,869
Trading assets	13,373	29,559
Trading account securities	620	790
Derivatives of trading securities	1	—
Trading-related financial derivatives	4,752	3,788
Other trading assets	7,999	24,980
Money held in trust	76,405	79,301
Securities	2,771,528	2,920,426
Government bonds	1,001,092	1,000,867
Local government bonds	383,801	362,245
Corporate bonds	416,345	465,527
Stocks	348,992	341,437
Other securities	621,295	750,349
Loans and bills discounted	5,310,562	5,443,996
Bills discounted	19,747	14,246
Loans on bills	158,190	146,121
Loans on deeds	4,440,085	4,569,005
Overdrafts	692,538	714,621
Foreign exchanges	20,972	20,019
Due from foreign banks (our accounts)	16,737	16,191
Foreign bills bought	3,625	3,516
Foreign bills receivable	609	311
Other assets	97,786	130,759
Domestic exchange settlement account, debit	143	26
Prepaid expenses	451	584
Accrued income	7,306	7,396
Initial margins of futures markets	188	1,326
Variation margins of futures markets	371	—
Derivatives other than for trading – assets	4,060	6,435
Cash collateral paid for financial instruments	3,919	14,047
Other	81,344	100,943
Property, plant and equipment	26,750	26,124
Buildings, net	10,754	10,896
Land	11,757	11,283
Leased assets, net	1,013	716
Construction in progress	568	582
Other tangible fixed assets	2,655	2,645
Intangible assets	5,200	4,819
Software	4,594	4,219
Leased assets	2	1
Other intangible fixed assets	603	598
Prepaid pension cost	18,051	19,533
Customers' liabilities for acceptances and guarantees	36,413	33,229
Allowance for loan losses	(35,101)	(31,126)
Total assets	10,394,621	10,413,208

(Millions of yen)

	As of March 31,2019	As of March 31,2020
Liabilities		
Deposits	6,746,895	6,989,187
Current deposits	306,754	314,089
Ordinary deposits	3,865,599	4,071,150
Saving deposits	55,828	55,136
Deposits at notice	7,045	7,307
Time deposits	2,337,114	2,328,716
Installment savings	32,706	31,888
Other deposits	141,846	180,899
Negotiable certificates of deposit	531,165	276,724
Call money	990,000	845,982
Payables under repurchase agreements	63,740	79,770
Payables under securities lending transactions	521,091	537,369
Trading liabilities	4,356	3,444
Trading-related financial derivatives	4,356	3,444
Borrowed money	630,716	778,972
Borrowings from other banks	630,716	778,972
Foreign exchanges	2,033	544
Due to foreign banks (our accounts)	17	48
Foreign bills sold	179	146
Foreign bills payable	1,836	349
Other liabilities	79,366	104,586
Domestic exchange settlement account, credit	9	11
Income taxes payable	1,098	1,673
Accrued expenses	5,392	5,428
Unearned revenue	1,871	1,841
Reserve for interest on installment savings	1	1
Variation margins of futures markets	—	2,267
Derivatives other than for trading – liabilities	19,395	32,301
Cash collateral received for financial instruments	698	406
Lease obligations	1,097	776
Asset retirement obligations	35	182
Other	49,766	59,695
Provision for retirement benefits	9,986	10,199
Provision for reimbursement of deposits	901	894
Provision for contingent loss	927	984
Deferred tax liabilities	69,190	59,726
Acceptances and guarantees	36,413	33,229
Total liabilities	9,686,784	9,721,616
Net assets		
Capital stock	52,243	52,243
Capital surplus	32,569	32,569
Legal capital surplus	29,609	29,609
Other capital surplus	2,960	2,960
Retained earnings	437,938	450,572
Legal retained earnings	47,610	47,610
Other retained earnings	390,328	402,962
Reserve for advanced depreciation of non-current assets	894	890
General reserve	361,600	375,600
Retained earnings brought forward	27,833	26,472
Treasury shares	(8,845)	(11,789)
Total shareholders' equity	513,906	523,596
Valuation difference on available-for-sale securities	204,958	185,043
Deferred gains or losses on hedges	(11,386)	(17,414)
Total valuation and translation adjustments	193,571	167,629
Share acquisition rights	359	365
Total net assets	707,837	691,591
Total liabilities and net assets	10,394,621	10,413,208

(2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March31,2019	FY ended March31,2020
Ordinary income	121,046	124,445
Interest income	80,512	81,643
Interest on loans and discounts	47,478	46,993
Interest and dividends on securities	30,261	31,654
Interest on call loans	412	272
Interest on deposits with banks	409	419
Other interest income	1,949	2,303
Trust fees	2	2
Fees and commissions	17,314	18,044
Fees and commissions on domestic and foreign exchanges	5,991	6,067
Other fees and commissions	11,322	11,977
Trading income	126	69
Gains on trading account securities transactions	20	20
Income from trading-related financial derivatives transactions	104	49
Other trading income	1	—
Other ordinary income	14,569	16,748
Gains on foreign exchange transactions	927	700
Gains on sales of bonds	13,639	16,047
Other	2	0
Other income	8,520	7,937
Recoveries of written off claims	12	1
Gain on sales of stocks and other securities	3,570	2,196
Gain on money held in trust	1,292	3,000
Other	3,644	2,738
Ordinary expenses	92,022	96,423
Interest expenses	11,702	12,728
Interest on deposits	3,265	3,503
Interest on negotiable certificates of deposit	64	61
Interest on call money	229	374
Interest on payables under repurchase agreements	1,203	1,506
Interest on payables under securities lending transactions	1,188	1,309
Interest on borrowings and rediscounts	1,573	1,390
Interest on interest swaps	2,322	2,849
Other interest expenses	1,853	1,731
Fees and commissions payments	9,416	9,641
Fees and commissions on domestic and foreign exchanges	1,094	1,128
Other fees and commissions	8,321	8,512
Trading expenses	—	14
Other trading expenses	—	14
Other ordinary expenses	4,585	7,027
Loss on sales of bonds	4,575	6,972
Loss on devaluation of bonds	—	20
Expenses on derivatives other than for trading or hedging	10	34
General and administrative expenses	54,712	53,269
Other expenses	11,605	13,743
Provision of allowance for loan losses	1,704	404
Written-off of loans	14	11
Losses on sales of stocks and other securities	1,463	3,676
Losses on devaluation of stocks and other securities	344	848
Loss on money held in trust	5,439	4,638
Other	2,638	4,163
Ordinary profit	29,024	28,021
Extraordinary income	1,659	37
Gain on disposal of non-current assets	17	37
Gain on extinguishment of tie-in shares	1,641	—
Extraordinary losses	502	775
Loss on disposal of non-current assets	69	353
Impairment loss	432	421
Profit before income taxes	30,180	27,283
Income taxes – current	7,243	6,249
Income taxes – deferred	1,107	1,471
Total income taxes	8,350	7,720
Profit	21,830	19,562