

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

(Millions of yen)

	As of March 31,2021	As of March 31,2022
<b>Assets</b>		
Cash and due from banks	2,753,959	4,049,642
Call loans and bills bought	30,000	20,000
Monetary claims bought	98,202	116,411
Trading account assets	12,157	13,370
Money held in trust	80,015	79,448
Securities	3,326,241	2,801,655
Loans and bills discounted	5,541,154	5,931,315
Foreign exchanges	34,417	30,546
Lease receivables and investments in leases	69,989	68,041
Other assets	141,736	152,789
Tangible fixed assets	33,778	34,378
Buildings, net	11,016	11,546
Land	11,337	11,144
Construction in progress	360	923
Other tangible fixed assets	11,064	10,764
Intangible fixed assets	4,747	4,628
Software	4,136	4,018
Other intangible fixed assets	611	609
Retirement benefit asset	42,139	42,803
Deferred tax assets	2,023	1,780
Customers' liabilities for acceptances and guarantees	35,424	38,113
Allowance for loan losses	(45,351)	(41,129)
<b>Total assets</b>	<b>12,160,638</b>	<b>13,343,796</b>
<b>Liabilities</b>		
Deposits	7,654,318	8,049,875
Negotiable certificates of deposit	139,665	132,507
Call money and bills sold	676,745	1,504,861
Securities sold under repurchase agreements	77,627	53,041
Cash collateral received for securities lent	784,779	322,484
Trading account liabilities	3,066	4,279
Borrowed money	1,639,118	2,087,634
Foreign exchanges	1,330	960
Borrowed money from trust account	—	360
Other liabilities	104,351	108,104
Retirement benefit liability	11,667	11,653
Provision for reimbursement of deposits	823	499
Provision for contingent loss	1,316	1,341
Reserves under special laws	12	12
Deferred tax liabilities	120,695	115,367
Acceptances and guarantees	35,424	38,113
<b>Total liabilities</b>	<b>11,250,943</b>	<b>12,431,097</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	59,181	59,176
Retained earnings	492,869	512,403
Treasury shares	(11,629)	(11,576)
<b>Total shareholders' equity</b>	<b>592,665</b>	<b>612,246</b>
Valuation difference on available-for-sale securities	294,333	268,743
Deferred gains or losses on hedges	4,426	15,670
Remeasurements of defined benefit plans	14,594	12,266
<b>Total accumulated other comprehensive income</b>	<b>313,354</b>	<b>296,680</b>
Share acquisition rights	272	271
Non-controlling interests	3,402	3,499
<b>Total net assets</b>	<b>909,694</b>	<b>912,698</b>
<b>Total liabilities and net assets</b>	<b>12,160,638</b>	<b>13,343,796</b>

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

	FY ended March 31,2021	FY ended March 31,2022
Ordinary income	152,604	151,349
Interest income	77,797	72,803
Interest on loans and discounts	43,276	41,893
Interest and dividends on securities	32,403	26,989
Interest on call loans and bills bought	23	33
Interest on deposits with banks	571	3,257
Other interest income	1,522	629
Trust fees	2	7
Fees and commissions	21,186	22,010
Gain on trading account transactions	3,360	2,063
Other ordinary income	40,649	44,177
Other income	9,607	10,287
Recoveries of written off receivables	85	25
Other	9,522	10,261
Ordinary expenses	120,456	113,301
Interest expenses	6,863	4,318
Interest on deposits	928	594
Interest on negotiable certificates of deposit	10	6
Interest on call money and bills sold	(143)	(167)
Interest expenses on securities sold under repurchase agreements	325	102
Interest expenses on cash collateral received for securities lent	429	291
Interest on borrowings and rediscounts	761	295
Other interest expenses	4,551	3,195
Fees and commissions payments	5,964	5,600
Other ordinary expenses	34,033	37,263
General and administrative expenses	59,021	54,038
Other expenses	14,573	12,080
Provision of allowance for loan losses	8,882	1,800
Other	5,691	10,279
Ordinary profit	32,147	38,047
Extraordinary income	31	762
Gain on disposal of non-current assets	31	762
Extraordinary losses	364	754
Loss on disposal of non-current assets	66	451
Impairment losses	266	302
Provision of reserve for financial instruments transaction liabilities	3	0
Other	28	—
Profit before income taxes	31,815	38,055
Income taxes – current	11,684	8,950
Income taxes – deferred	(2,394)	2,254
Total income taxes	9,290	11,204
Profit	22,524	26,850
Profit attributable to non-controlling interests	140	182
Profit attributable to owners of parent	22,384	26,667

## 【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March 31,2021	FY ended March 31,2022
Profit	22,524	26,850
Other comprehensive income	145,921	(16,752)
Valuation difference on available-for-sale securities	109,092	(25,662)
Deferred gains or losses on hedges	21,840	11,243
Remeasurements of defined benefit plans, net of tax	14,988	(2,334)
Comprehensive income	168,446	10,097
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	167,715	9,993
Comprehensive income attributable to non-controlling interests	730	103

## (3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March 31,2021	FY ended March 31,2022
Cash flows from operating activities		
Profit before income taxes	31,815	38,055
Depreciation	5,847	5,560
Impairment losses	266	302
Other extraordinary loss (income)	31	—
Increase (decrease) in allowance for loan losses	7,790	(4,221)
Decrease (increase) in retirement benefit asset	(21,282)	(663)
Increase (decrease) in retirement benefit liability	(826)	(13)
Increase (decrease) in provision for reimbursement of deposits	(71)	(323)
Increase (decrease) in provision for contingent loss	331	24
Increase (decrease) in reserves under special laws	3	0
Interest income	(77,797)	(72,803)
Interest expenses	6,863	4,318
Loss (gain) related to securities	(9,042)	(4,196)
Loss (gain) on money held in trust	717	(549)
Foreign exchange losses (gains)	(3)	133
Loss (gain) on disposal of non-current assets	34	(310)
Net decrease (increase) in trading account assets	17,402	(1,234)
Net increase (decrease) in trading account liabilities	(377)	1,199
Net decrease (increase) in loans and bills discounted	(145,908)	(390,161)
Net increase (decrease) in deposits	678,813	395,556
Net increase (decrease) in negotiable certificates of deposit	(118,008)	(7,158)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	853,171	448,515
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(9,303)	6,987
Net decrease (increase) in call loans	(26,511)	(8,208)
Net increase (decrease) in call money	(171,380)	803,530
Net increase (decrease) in cash collateral received for securities lent	247,409	(462,294)
Net decrease (increase) in foreign exchanges – assets	(14,398)	3,871
Net increase (decrease) in foreign exchanges – liabilities	786	(370)
Net decrease (increase) in lease receivables and investments in leases	(439)	1,948
Net increase (decrease) in borrowed money from trust account	—	360
Interest received	81,171	74,871
Interest paid	(7,874)	(4,257)
Other, net	44,256	(5,264)
Subtotal	1,373,485	823,204
Income taxes paid	(7,886)	(13,022)
Net cash provided by (used in) operating activities	1,365,598	810,181
Cash flows from investing activities		
Purchase of securities	(913,255)	(458,351)
Proceeds from sale of securities	294,629	678,233
Proceeds from redemption of securities	360,905	284,434
Increase in money held in trust	(9,839)	(7,240)
Decrease in money held in trust	8,408	8,357
Purchase of non-current assets	(6,887)	(8,224)
Proceeds from sale of non-current assets	1,583	2,135
Net cash provided by (used in) investing activities	(264,455)	499,343
Cash flows from financing activities		
Purchase of treasury shares	(0)	(0)
Proceeds from sale of treasury shares	0	0
Dividends paid	(6,851)	(6,854)
Dividends paid to non-controlling interests	(9)	(7)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(382)	—
Net cash provided by (used in) financing activities	(7,243)	(6,862)
Effect of exchange rate change on cash and cash equivalents	3	7
Net increase (decrease) in cash and cash equivalents	1,093,903	1,302,670
Cash and cash equivalents at beginning of period	1,628,509	2,722,413
Cash and cash equivalents at end of period	2,722,413	4,025,083

## 2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

## (1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2021	As of March 31,2022
Assets		
Cash and due from banks	2,731,771	4,031,655
Cash	116,590	122,352
Due from banks	2,615,180	3,909,303
Call loans	30,000	20,000
Monetary claims bought	98,202	116,411
Trading account assets	12,157	13,370
Trading securities	776	731
Trading account financial derivatives	3,381	4,640
Other trading account assets	7,998	7,998
Money held in trust	80,015	79,448
Securities	3,333,897	2,809,850
Government bonds	1,181,165	820,553
Local government bonds	352,304	308,214
Corporate bonds	496,811	524,690
Stocks	505,882	507,908
Other securities	797,732	648,484
Loans and bills discounted	5,587,528	5,974,071
Bills discounted	11,041	13,031
Loans on bills	140,841	139,384
Loans on deeds	4,787,613	5,166,696
Overdrafts	648,031	654,959
Foreign exchanges	34,417	30,546
Due from foreign banks (our accounts)	29,652	26,313
Foreign bills bought	4,357	3,800
Foreign bills receivable	408	432
Other assets	119,962	132,812
Domestic exchange settlement account, debit	22	21
Prepaid expenses	919	779
Accrued revenue	7,300	7,144
Margin deposits for futures transactions	1,188	60
Variation margins of futures markets	589	—
Financial derivatives	13,920	35,813
Cash collateral paid for financial instruments	8,386	13,538
Other	87,635	75,454
Tangible fixed assets	25,528	25,924
Buildings, net	10,792	11,155
Land	10,969	10,776
Leased assets, net	466	324
Construction in progress	360	923
Other tangible fixed assets	2,939	2,744
Intangible fixed assets	4,601	4,471
Software	4,004	3,876
Leased assets	0	0
Other intangible fixed assets	596	594
Prepaid pension costs	20,264	23,756
Customers' liabilities for acceptances and guarantees	35,424	38,113
Allowance for loan losses	(38,741)	(35,232)
Total assets	12,075,029	13,265,200

(Millions of yen)

	As of March 31,2021	As of March 31,2022
<b>Liabilities</b>		
Deposits	7,670,775	8,066,627
Current deposits	366,756	366,975
Ordinary deposits	4,660,038	5,002,443
Savings deposits	57,431	58,580
Deposits at notice	6,274	—
Time deposits	2,367,355	2,403,977
Installment savings	31,325	32,193
Other deposits	181,594	202,457
Negotiable certificates of deposit	160,715	156,457
Call money	676,745	1,504,861
Securities sold under repurchase agreements	77,627	53,041
Cash collateral received for securities lent	784,779	322,484
Trading account liabilities	3,066	4,279
Trading account financial derivatives	3,066	4,279
Borrowed money	1,632,343	2,080,959
Borrowings from other banks	1,632,343	2,080,959
Foreign exchanges	1,330	960
Due to foreign banks (our accounts)	43	10
Foreign bills sold	199	228
Foreign bills payable	1,088	720
Borrowed money from trust account	—	360
Other liabilities	73,389	81,636
Domestic exchange settlement account, credit	8	8
Income taxes payable	5,472	1,653
Accrued expenses	4,384	4,217
Unearned revenue	1,779	1,749
Reserve for interest on installment savings	0	0
Variation margins of futures markets	—	93
Financial derivatives	11,091	14,461
Cash collateral received for financial instruments	3,817	7,542
Lease liabilities	507	354
Asset retirement obligations	182	144
Other	46,145	51,411
Provision for retirement benefits	10,235	10,236
Provision for reimbursement of deposits	823	499
Provision for contingent loss	1,316	1,341
Deferred tax liabilities	113,631	109,329
Acceptances and guarantees	35,424	38,113
<b>Total liabilities</b>	<b>11,242,205</b>	<b>12,431,189</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	32,563	32,557
Legal capital surplus	29,609	29,609
Other capital surplus	2,954	2,948
Retained earnings	462,238	477,569
Legal retained earnings	47,610	47,610
Other retained earnings	414,628	429,959
Reserve for tax purpose reduction entry of non-current assets	869	1,095
General reserve	388,600	399,600
Retained earnings brought forward	25,158	29,263
Treasury shares	(11,629)	(11,576)
Total shareholders' equity	535,415	550,794
Valuation difference on available-for-sale securities	292,709	267,274
Deferred gains or losses on hedges	4,426	15,670
Total valuation and translation adjustments	297,136	282,945
Share acquisition rights	272	271
<b>Total net assets</b>	<b>832,824</b>	<b>834,011</b>
<b>Total liabilities and net assets</b>	<b>12,075,029</b>	<b>13,265,200</b>

## (2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March 31,2021	FY ended March 31,2022
Ordinary income	111,588	111,915
Interest income	77,701	72,676
Interest on loans and discounts	43,302	41,922
Interest and dividends on securities	32,331	26,874
Interest on call loans	23	33
Interest on deposits with banks	568	3,255
Other interest income	1,474	589
Trust fees	2	7
Fees and commissions	17,504	17,847
Fees and commissions on domestic and foreign exchanges	5,958	5,515
Other fees and commissions	11,546	12,332
Gain on trading account transactions	133	198
Net gain on trading securities	43	29
Net gain on trading account financial derivatives	58	166
Net gain on other trading account transactions	31	1
Other ordinary income	6,887	10,941
Gain on foreign exchange transactions	698	1,226
Gain on sale of bonds	6,188	9,714
Gain on redemption of bonds	—	0
Other	0	0
Other income	9,358	10,243
Recoveries of written off receivables	78	19
Gain on sale of equity securities	6,988	4,669
Gain on money held in trust	606	4,267
Other	1,684	1,287
Ordinary expenses	85,435	80,550
Interest expenses	6,829	4,289
Interest on deposits	929	594
Interest on negotiable certificates of deposit	12	7
Interest on call money	(143)	(167)
Interest expenses on securities sold under repurchase agreements	325	102
Interest expenses on cash collateral received for securities lent	429	291
Interest on borrowings and rediscounts	736	270
Interest expenses on interest rate swaps	3,386	3,175
Other interest expenses	1,154	13
Fees and commissions payments	8,253	7,893
Fees and commissions on domestic and foreign exchanges	1,161	905
Other fees and commissions	7,091	6,987
Other ordinary expenses	3,893	7,748
Loss on sale of bonds	3,778	7,717
Loss on financial derivatives	44	31
Other	70	—
General and administrative expenses	52,596	48,510
Other expenses	13,863	12,108
Provision of allowance for loan losses	8,218	1,888
Written-off of loans	5	3
Loss on sale of equity securities	459	2,419
Loss on devaluation of equity securities	110	50
Loss on money held in trust	1,323	3,717
Other	3,747	4,028
Ordinary profit	26,152	31,365
Extraordinary income	31	762
Gain on disposal of non-current assets	31	762
Extraordinary losses	328	754
Loss on disposal of non-current assets	62	451
Impairment losses	266	302
Profit before income taxes	25,855	31,373
Income taxes - current	9,646	7,081
Income taxes - deferred	(2,308)	1,895
Total income taxes	7,338	8,977
Profit	18,517	22,396