

1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March.31,2011	As of Sept.30,2011
Assets		
Cash and due from banks	208,829	113,775
Call loans and bills bought	—	7,665
Receivables under resale agreements	149	—
Monetary claims bought	56,663	57,814
Trading assets	36,547	22,674
Money held in trust	6,649	16,272
Securities	1,677,408	1,869,673
Loans and bills discounted	4,111,895	4,096,088
Foreign exchanges	43,237	30,137
Lease receivables and investment assets	64,876	61,843
Other assets	82,511	78,358
Tangible fixed assets	35,504	35,379
Intangible fixed assets	5,664	5,407
Deferred tax assets	4,214	4,847
Customers' liabilities for acceptances and guarantees	46,737	40,754
Allowance for loan losses	(86,711)	(81,944)
Allowance for investment loss	(334)	(299)
Total assets	6,293,845	6,358,448
Liabilities		
Deposits	5,562,413	5,570,454
Negotiable certificates of deposit	38,211	52,292
Call money and bills sold	10,276	32,757
Payables under repurchase agreements	149	—
Payables under securities lending transactions	29,068	27,663
Trading liabilities	8,208	8,356
Borrowed money	15,437	12,234
Foreign exchanges	1,697	1,116
Other liabilities	92,597	124,443
Provision for retirement benefits	14,961	15,184
Provision for reimbursement of deposits	288	288
Provision for contingent loss	761	911
Reserves under the special laws	8	8
Deferred tax liabilities	7,982	3,481
Acceptances and guarantees	46,737	40,754
Total liabilities	5,828,800	5,889,947
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	315,046	326,112
Treasury stock	(5,230)	(5,164)
Total shareholders' equity	391,733	402,865
Valuation difference on available-for-sale securities	53,595	54,808
Deferred gains or losses on hedges	2,460	(8,022)
Foreign currency translation adjustment	(932)	(949)
Total accumulated other comprehensive income	55,123	45,836
Subscription rights to shares	155	116
Minority interests	18,032	19,684
Total net assets	465,045	468,501
Total liabilities and net assets	6,293,845	6,358,448

(2)【Consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept/30/10	For the six months ended Sept/30/11
Ordinary income	82,523	86,172
Interest income	45,825	44,938
Interest on loans and discounts	34,583	32,372
Interest and dividends on securities	10,537	12,009
Trust fees	1	1
Fees and commissions	10,137	10,365
Trading income	265	234
Other ordinary income	24,576	22,305
Other income	1,716	8,327
Ordinary expenses	64,153	61,138
Interest expenses	4,629	4,192
Interest on deposits	3,203	2,001
Fees and commissions payments	2,654	2,769
Other ordinary expenses	18,250	15,843
General and administrative expenses	33,884	33,837
Other expenses	4,733	4,495
Ordinary profit	18,370	25,034
Extraordinary income	145	40
Gain on disposal of noncurrent assets	—	40
Reversal of allowance for loan losses	124	
Recoveries of written-off claims	18	
Transfer from reserve for financial products transaction liabilities	2	0
Extraordinary loss	75	177
Loss on disposal of noncurrent assets	46	102
Impairment loss	23	74
Other	6	—
Income before income taxes and minority interests	18,440	24,898
Income taxes-current	5,274	8,855
Income taxes-deferred	3,179	668
Total income taxes	8,454	9,523
Income before minority interests	9,986	15,374
Minority interests in income	1,241	1,754
Net income	8,744	13,620

(3)【Consolidated Interim Statements of Comprehensive Income】

(Millions of yen)

	For the six months ended Sept/30/10	For the six months ended Sept/30/11
Income before minority interests	9,986	15,374
Other comprehensive income		
Valuation difference on available-for-sale securities	(11,035)	1,132
Deferred gains or losses on hedges	(4,788)	(10,483)
Foreign currency translation adjustment	(80)	(17)
Total other comprehensive income	(15,904)	(9,368)
Comprehensive income	(5,917)	6,005
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	(7,020)	4,332
Comprehensive income attributable to minority interests	1,102	1,673

(4)【Consolidated Interim Cash Flows】

(Millions of yen)

	For the six months ended Sept/30/10	For the six months ended Sept/30/11
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	18,440	24,898
Depreciation and amortization	2,887	2,725
Impairment loss	23	74
Amortization of negative goodwill	(176)	—
Other extraordinary losses	6	—
Increase (decrease) in allowance for loan losses	(3,485)	(4,766)
Increase (decrease) in allowance for investment loss	(208)	(34)
Increase (decrease) in provision for retirement benefits	70	222
Increase (decrease) in provision for reimbursement of deposits	(96)	(0)
Increase (decrease) in provision for contingent loss	100	149
Increase (decrease) in reserves under the special laws	(2)	(0)
Gain on fund management	(45,825)	(44,938)
Financing expenses	4,629	4,192
Loss (gain) related to securities	703	(2,341)
Loss (gain) on money held in trust	(2)	247
Foreign exchange losses (gains)	28	24
Loss (gain) on disposal of noncurrent assets	46	62
Net decrease (increase) in trading assets	8,078	13,873
Net increase (decrease) in trading liabilities	(1,691)	148
Net decrease (increase) in loans and bills discounted	10,471	15,805
Net increase (decrease) in deposit	13,214	8,071
Net increase (decrease) in negotiable certificates of deposit	28,126	14,081
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(5,854)	(3,203)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(42,414)	14,103
Net decrease (increase) in call loans	33,033	(8,666)
Net increase (decrease) in call money	6,263	22,331
Net increase (decrease) in payables under securities lending transactions	6,086	(1,404)
Net decrease (increase) in foreign exchanges—assets	(846)	13,099
Net increase (decrease) in foreign exchanges—liabilities	592	(581)
Net decrease (increase) in lease receivables and investment assets	2,755	3,032
Proceeds from fund management	46,614	45,222
Payments for finance	(5,291)	(5,023)
Other, net	10,569	7,375
Subtotal	86,847	118,782
Income taxes paid	(8,386)	(2,136)
Net cash provided by (used in) operating activities	78,460	116,645
Net cash provided by (used in) investing activities		
Purchase of securities	(291,673)	(430,639)
Proceeds from sales of securities	124,750	118,908
Proceeds from redemption of securities	105,990	129,090
Increase in money held in trust	(5,035)	(10,033)
Decrease in money held in trust	220	162
Purchase of noncurrent assets	(2,608)	(2,727)
Proceeds from sales of noncurrent assets	180	248
Net cash provided by (used in) investing activities	(68,175)	(194,991)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(2,449)	(4)
Proceeds from sales of treasury stock	1	0
Cash dividends paid	(1,837)	(2,554)
Cash dividends paid to minority shareholders	(21)	(21)
Net cash provided by (used in) financing activities	(4,306)	(2,580)
Effect of exchange rate change on cash and cash equivalents	(28)	(24)
Net increase (decrease) in cash and cash equivalents	5,950	(80,950)
Cash and cash equivalents at beginning of period	141,990	183,416
Cash and cash equivalents at end of period	147,940	102,465

2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Non-consolidated Interim Balance Sheets】

(Millions of yen)

	As of March.31,2011	As of Sept.30,2011
Assets		
Cash and due from banks	208,238	112,763
Call loans	—	7,665
Receivables under resale agreements	149	—
Monetary claims bought	56,663	57,814
Trading assets	35,086	21,749
Money held in trust	6,649	16,272
Securities	1,669,270	1,861,148
Loans and bills discounted	4,165,802	4,148,346
Foreign exchanges	43,237	30,137
Other assets	56,033	52,625
Tangible fixed assets	30,809	30,632
Intangible fixed assets	5,403	5,193
Customers' liabilities for acceptances and guarantees	46,737	40,754
Allowance for loan losses	(76,781)	(72,802)
Allowance for investment loss	(334)	(299)
Total assets	6,246,965	6,312,001
Liabilities		
Deposits	5,576,459	5,583,997
Negotiable certificates of deposit	38,911	52,992
Call money	10,276	32,757
Payables under repurchase agreements	149	—
Payables under securities lending transactions	29,068	27,663
Trading liabilities	8,208	8,356
Borrowed money	552	465
Foreign exchanges	1,697	1,116
Other liabilities	75,371	106,908
Income taxes payable	2,051	6,760
Lease obligations	1,128	1,454
Asset retirement obligations	12	12
Other	72,178	98,680
Provision for retirement benefits	12,760	12,924
Provision for reimbursement of deposits	288	288
Provision for contingent loss	761	911
Deferred tax liabilities	7,771	3,349
Acceptances and guarantees	46,737	40,754
Total liabilities	5,809,014	5,872,486
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Other capital surplus	—	0
Retained earnings	305,248	316,026
Legal retained earnings	47,610	47,610
Other retained earnings	257,638	268,416
Reserve for advanced depreciation of noncurrent assets	806	806
Reserve for special account for advanced depreciation of noncurrent assets	3	3
General reserve	236,600	244,600
Retained earnings brought forward	20,227	23,005
Treasury stock	(5,230)	(5,164)
Total shareholders' equity	381,870	392,714
Valuation difference on available-for-sale securities	53,464	54,706
Deferred gains or losses on hedges	2,460	(8,022)
Total valuation and translation adjustments	55,925	46,683
Subscription rights to shares	155	116
Total net assets	437,950	439,514
Total liabilities and net assets	6,246,965	6,312,001

(2) [Non-consolidated Interim Statements of Income]

(Millions of yen)

	For the six months ended Sept/30/10	For the six months ended Sept/30/11
Ordinary income	60,456	64,692
Interest income	45,760	44,711
Interest on loans and discounts	34,494	32,285
Interest and dividends on securities	10,629	11,919
Trust fees	1	1
Fees and commissions	8,250	8,275
Trading income	201	243
Other ordinary income	4,655	3,597
Other income	1,586	7,864
Ordinary expenses	45,058	43,100
Interest expenses	4,470	4,124
Interest on deposits	3,215	2,008
Fees and commissions payments	3,033	3,213
Other ordinary expenses	1,438	66
General and administrative expenses	31,448	31,245
Other expenses	4,668	4,450
Ordinary profit	15,397	21,592
Extraordinary income	3	40
Extraordinary loss	58	175
Income before income taxes	15,342	21,457
Income taxes-current	3,941	6,812
Income taxes-deferred	2,990	1,311
Total income taxes	6,931	8,124
Net income	8,410	13,333