

1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March.31,2014	As of Sept.30,2014
Assets		
Cash and due from banks	478,425	320,462
Call loans and bills bought	23,088	83,283
Monetary claims bought	53,493	59,244
Trading assets	21,002	22,527
Money held in trust	63,909	64,713
Securities	2,379,140	2,527,983
Loans and bills discounted	4,393,259	4,430,298
Foreign exchanges	18,155	24,137
Lease receivables and investment assets	60,403	61,326
Other assets	61,608	85,400
Property, plant and equipment	38,026	38,493
Intangible fixed assets	5,169	5,674
Net defined benefit asset	16,729	18,176
Deferred tax assets	3,182	3,245
Customers' liabilities for acceptances and guarantees	39,079	36,325
Allowance for loan losses	(66,935)	(62,269)
Allowance for investment loss	(3)	(1)
Total assets	7,587,735	7,719,021
Liabilities		
Deposits	5,986,880	5,990,539
Negotiable certificates of deposit	528,951	540,660
Call money and bills sold	19,215	6,444
Payables under securities lending transactions	125,270	202,416
Trading liabilities	6,431	6,128
Borrowed money	121,626	82,910
Foreign exchanges	1,063	1,264
Other liabilities	101,534	136,644
Net defined benefit liability	14,927	11,802
Provision for reimbursement of deposits	700	649
Provision for contingent loss	1,269	1,328
Reserves under the special laws	9	11
Deferred tax liabilities	46,722	64,723
Acceptances and guarantees	39,079	36,325
Total liabilities	6,993,682	7,081,848
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,674	29,674
Retained earnings	367,343	376,487
Treasury stock	(7,179)	(5,002)
Total shareholders' equity	442,081	453,402
Valuation difference on available-for-sale securities	137,540	174,448
Deferred gains or losses on hedges	(10,343)	(17,611)
Foreign currency translation adjustment	(413)	—
Remeasurements of defined benefit plans	(1,693)	(1,516)
Total accumulated other comprehensive income	125,090	155,320
Subscription rights to shares	233	229
Minority interests	26,646	28,220
Total net assets	594,052	637,173
Total liabilities and net assets	7,587,735	7,719,021

(2)【Consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept/30/13	For the six months ended Sept/30/14
Ordinary income	91,787	91,448
Interest income	43,727	42,506
Interest on loans and discounts	29,355	27,569
Interest and dividends on securities	13,920	14,417
Trust fees	1	1
Fees and commissions	10,891	10,894
Trading income	721	603
Other ordinary income	26,260	20,512
Other income	10,184	16,930
Ordinary expenses	63,862	67,557
Interest expenses	4,605	4,784
Interest on deposits	1,234	1,312
Fees and commissions payments	2,995	3,192
Other ordinary expenses	18,753	14,842
General and administrative expenses	32,457	32,594
Other expenses	5,049	12,143
Ordinary profit	27,925	23,890
Extraordinary income	44	1
Gain on disposal of non-current assets	44	1
Extraordinary losses	153	558
Loss on disposal of noncurrent assets	79	84
Impairment loss	70	59
Transfer to reserve for financial products transaction liabilities	2	1
Foreign currency translation adjustment-extraordinary loss	—	413
Income before income taxes and minority interests	27,817	23,333
Income taxes-current	7,902	7,783
Income taxes-deferred	2,298	(76)
Total income taxes	10,200	7,707
Income before minority interests	17,616	15,626
Minority interests in income	1,254	1,049
Net income	16,361	14,577

(3)【Consolidated Interim Statements of Comprehensive Income】

(Millions of yen)

	For the six months ended Sept/30/13	For the six months ended Sept/30/14
Income before minority interests	17,616	15,626
Other comprehensive income	1,663	30,815
Valuation difference on available-for-sale securities	(2,949)	37,512
Deferred gains or losses on hedges	4,350	(7,268)
Foreign currency translation adjustment	262	413
Remeasurements of defined benefit plans	—	157
Comprehensive income	19,279	46,441
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	17,834	44,806
Comprehensive income attributable to minority interests	1,445	1,634

(4)【Consolidated Interim Cash Flows】

(Millions of yen)

	For the six months ended Sept/30/13	For the six months ended Sept/30/14
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	27,817	23,333
Depreciation and amortization	2,718	2,807
Impairment loss	70	59
Loss on disposition of foreign currency translation adjustments	—	413
Increase (decrease) in allowance for loan losses	(8,865)	(4,666)
Increase (decrease) in allowance for investment loss	(0)	(1)
Increase (decrease) in provision for retirement benefits	(86)	—
Increase (decrease) in net defined benefit asset	—	(1,446)
Increase (decrease) in net defined benefit liability	—	(3,124)
Increase (decrease) in provision for reimbursement of deposits	(89)	(51)
Increase (decrease) in provision for contingent loss	29	58
Increase (decrease) in reserves under the special laws	2	1
Gain on fund management	(43,727)	(42,506)
Financing expenses	4,605	4,784
Loss (gain) related to securities	(6,211)	(3,435)
Loss (gain) on money held in trust	301	(235)
Foreign exchange losses (gains)	(11)	(10)
Loss (gain) on disposal of noncurrent assets	34	82
Net decrease (increase) in trading assets	21,447	(1,525)
Net increase (decrease) in trading liabilities	(53)	(302)
Net decrease (increase) in loans and bills discounted	(37,674)	(37,039)
Net increase (decrease) in deposit	72,887	1,454
Net increase (decrease) in negotiable certificates of deposit	18,870	11,708
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(111,415)	(38,715)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(5,083)	3,548
Net decrease (increase) in call loans	11,213	(65,946)
Net increase (decrease) in call money	(5,499)	(12,771)
Net increase (decrease) in payables under securities lending transactions	(1,716)	77,145
Net decrease (increase) in foreign exchanges—assets	7,266	(5,982)
Net increase (decrease) in foreign exchanges—liabilities	(1,315)	200
Net decrease (increase) in lease receivables and investment assets	(72)	(922)
Proceeds from fund management	45,232	44,249
Payments for finance	(4,840)	(4,828)
Other, net	(8,361)	(5,836)
Subtotal	(22,529)	(59,498)
Income taxes paid	(6,762)	(8,440)
Net cash provided by (used in) operating activities	(29,292)	(67,939)
Net cash provided by (used in) investing activities		
Purchase of securities	(420,354)	(316,091)
Proceeds from sales of securities	456,306	150,159
Proceeds from redemption of securities	64,211	90,060
Increase in money held in trust	(40,840)	(21,767)
Decrease in money held in trust	8,635	21,199
Purchase of noncurrent assets	(4,709)	(4,506)
Proceeds from sales of noncurrent assets	789	592
Net cash provided by (used in) investing activities	64,038	(80,353)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(10)	(3,008)
Proceeds from sales of treasury stock	0	0
Cash dividends paid	(3,290)	(3,037)
Cash dividends paid to minority shareholders	(18)	(21)
Net cash provided by (used in) financing activities	(3,319)	(6,067)
Effect of exchange rate change on cash and cash equivalents	11	10
Net increase (decrease) in cash and cash equivalents	31,437	(154,350)
Cash and cash equivalents at beginning of period	336,411	458,514
Cash and cash equivalents at end of period	367,848	304,164

2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Non-consolidated Interim Balance Sheets】

(Millions of yen)

	As of March.31,2014	As of Sept.30,2014
Assets		
Cash and due from banks	469,618	310,678
Call loans	23,088	83,283
Monetary claims bought	53,493	59,244
Trading assets	21,002	22,527
Money held in trust	63,909	64,713
Securities	2,374,238	2,519,969
Loans and bills discounted	4,442,450	4,483,445
Foreign exchanges	18,155	24,137
Other assets	32,795	56,895
Property, plant and equipment	31,717	31,991
Intangible fixed assets	4,739	5,290
Prepaid pension cost	18,586	19,700
Customers' liabilities for acceptances and guarantees	39,079	36,325
Allowance for loan losses	(58,481)	(53,561)
Total assets	7,534,393	7,664,642
Liabilities		
Deposits	6,001,342	6,005,189
Negotiable certificates of deposit	529,961	541,770
Call money	19,215	6,444
Payables under securities lending transactions	125,270	202,416
Trading liabilities	6,431	6,128
Borrowed money	113,340	74,806
Foreign exchanges	1,063	1,264
Other liabilities	81,279	117,382
Income taxes payable	6,785	6,108
Lease obligations	1,978	2,008
Asset retirement obligations	12	16
Other	72,502	109,248
Provision for retirement benefits	12,678	9,736
Provision for reimbursement of deposits	700	649
Provision for contingent loss	1,269	1,328
Deferred tax liabilities	47,354	64,970
Acceptances and guarantees	39,079	36,325
Total liabilities	6,978,987	7,068,410
Net assets		
Capital stock	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Retained earnings	353,519	362,680
Legal retained earnings	47,610	47,610
Other retained earnings	305,909	315,069
Reserve for advanced depreciation of noncurrent assets	911	911
General reserve	273,600	291,600
Retained earnings brought forward	31,397	22,558
Treasury stock	(7,179)	(5,002)
Total shareholders' equity	428,192	439,530
Valuation difference on available-for-sale securities	137,322	174,082
Deferred gains or losses on hedges	(10,343)	(17,611)
Total valuation and translation adjustments	126,979	156,470
Subscription rights to shares	233	229
Total net assets	555,405	596,231
Total liabilities and net assets	7,534,393	7,664,642

(2)【Non-consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept/30/13	For the six months ended Sept/30/14
Ordinary income	72,186	72,562
Interest income	43,573	42,377
Interest on loans and discounts	29,276	27,508
Interest and dividends on securities	13,870	14,374
Trust fees	1	1
Fees and commissions	8,782	9,048
Trading income	58	148
Other ordinary income	9,416	3,594
Other income	10,353	17,391
Ordinary expenses	47,683	51,398
Interest expenses	4,548	4,730
Interest on deposits	1,236	1,314
Fees and commissions payments	3,655	3,980
Other ordinary expenses	4,383	213
General and administrative expenses	30,073	30,350
Other expenses	5,022	12,121
Ordinary profit	24,502	21,164
Extraordinary income	44	1
Extraordinary loss	139	143
Income before income taxes	24,408	21,022
Income taxes-current	7,138	6,721
Income taxes-deferred	1,922	28
Total income taxes	9,061	6,749
Net income	15,346	14,273